



Federal Ministry
of Food
and Agriculture



Fraunhofer
EMB



Gesellschaft
für Marine Aquakultur

**MAPHUNZIRO A ALIMI ANSOMBA OKHUDZANA NDI KUKOLOLA,
KUWERENGETSERA NDI KUGULITSA**

PHUNZIRO LOYAMBA: KUKOLOLA NSOMBA ZA MDAMU

(POND FISH HARVESTING)

KUKOLOLA NSOMBA

Nthawi yokolola nsomba mdamu

Nsomba ziyenera kukololedwa pamene zafika pa nthawi yoti zingathe kubereka, kapena, ngati ziri zazimuna kapena zazikazi zokhazokha, pakapita miyezi inayi kapena isanu ndi umodizi, malimba ndi mmene mukuzidyetsera. Nsomba zikafika pansinkhu wotere mukuyenera kutsatira ndondomeko yokolola chifukwa mukapanda kutero ndiye kuti mukhoza kumadyetsera pamene nsomba zinasiya kale kukula choncho simungapindule.

- 👉 Nthawi yabwino yomwe mlimi angakolole nsomba , ndiyo nthawi yakum'mawa, chisisira chisanachoke. Kutulutsa madzi kuyenera kuyamba mofulumirirako molingana ndi momwe madzi angatenge kuti onse atuluke mu damu.
- 👉 Pali njira zingapo zomwe tingatsate pokolola nsomba. Zina mwa izo ndi izi:

Kukolola pophwetsa damu

1. Kukolola pogumula chipupa

Njira yogumula chipupa ndi yachidule. Pogumula chipupa cha damu, onetsetsani kuti mbali yomwe igumulidwe ndi yomwe ingathe kutulutsa madzi onse a mdamu. Pogumula chipupa onetsetsani kuti madzi asasanganikire ndi matope poopa kuti nsomba zingafe.

- Nthawi zambiri, nsomba zimayenera kumatoledwa kuchokera mkati mwa damu. Lichero la maso akulu kapena ukonde waung'ono uyenera kuyikidwa pa malo omwe agumulidwa kuti nsomba zisatuluke ndi kutaika.
- Ka dzenje kakang'ono kotalika 40 cm ndi 30cm mlifupi kayenera kukumbidwa kumbuyo kwa dzenje lina lokulilapo monga 3m ndi 1m mlifupi.
- Nsomba zikakololedwa mwa njira iyi, chipupa cha damu chiyenera kutsenderedwa bwino lomwe kupewa kuchucha kwa madzi.



Dzenje lokololera la mkati, ndi chotulutsira madzi pa dziwe (zikhale malo okuya kumbiri mdamu)

Kwa madamu okulilapo monga 1000m² mungathe kuphwetsa ndi paipi yomwe ingaikidwe pa damu. Pali njira ziwiri zomwe mungathe kuikira ma paipi otulutsira madzi:

2. Paipi yoimirira , yomwe imalumikizidwa ndi paipi yotulutsira madzi

- Nthawi zambiri paipi imagwiritsidwa ntchito pophwetsa damu lalikuru. Kotalika kwa paipi yoimirira imathandiza kudziwa pomwe madzi angalekezere akad zadza
- Kugwetsa paipiyi ndiye kuti madzi a mu damu angathe kutulutsidwa onse
- Paipi kapena nsungwi yotulutsira madzi izitsekedwa bwino. Panthawi yomwe mukukolola damu, chotsekera ku paipi chiyenera kusinthidwa.
- Paipi ina iyenera kuyikidwa kuti idzitulutsa madzi ngati madzi adzadza mopitirira.

Kusamalira nsomba pokolola

- Pokolola, poyambirira, tiwana ta nsomba tisamalidwe bwino. Izi ndi nsomba zomwe zidzaikidwenso ngati mbeu. Pewani kutopetsa nsomba pochita izi:
 - Osalowa mmdamu ndi kuvundula madzi kuti angapange matope
 - Ngati nkotheke thirani madzi pa lichero lokololera kuti madzi akhale abwino
 - Dzadzani ndowa yonyamulira nsomba ndi madzi abwino
 - Samutsirani mwansanga tiwana ta nsomba ku madamu okulitsira kapena ena ongosungirako nsomba

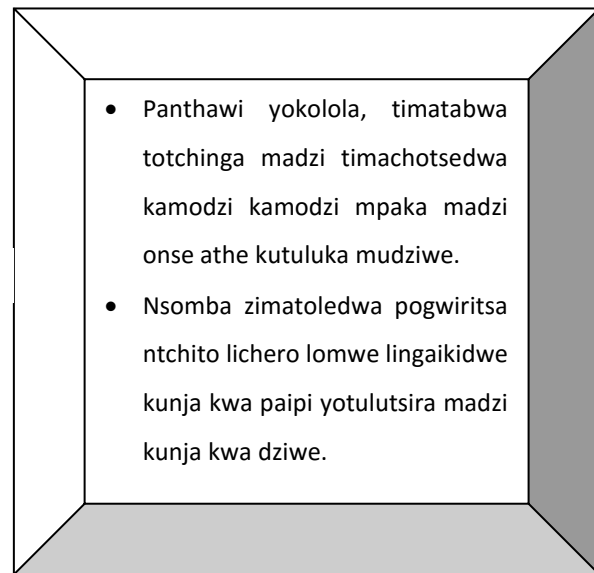
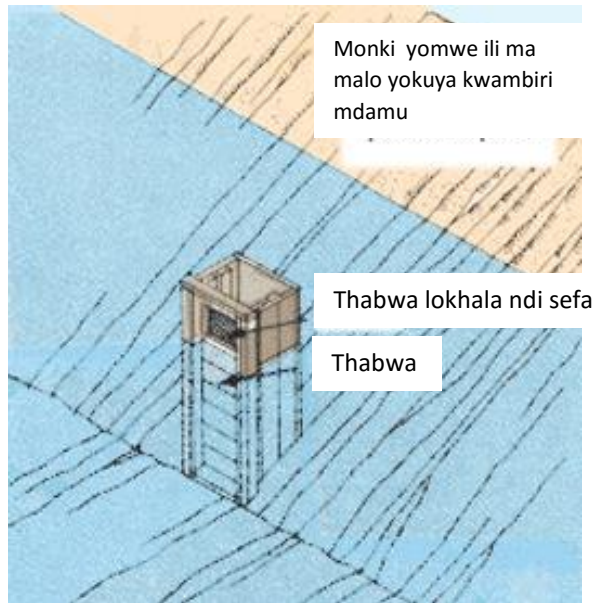
3. Kuphwetsa damu pogwiritsa ntchito monki

Monki ndi malo omwe amamangidwa mu damu omwe ntchito yake ndi kutulutsira madzi. Malowa amamangidwa mumadamu akulu akulu (onani chithunzi mmusimu).



Monki votulutsira madzi

- 👉 Monki iyenera kumangidwa mu damu lomwe ndi lokulilapo mbali yomwe ili yozama kwambiri kuti idzitulutsa madzi onse a mu damu.
- 👉 Monki imamangidwa ndi njerwa, simenti ndi matabwa otchinga madzi. Monki iyenera kukhala ndi maziko olimba.
- 👉 Monki imakhala ndi mphako yomwe imatsekuka choloza ku damu.
- 👉 Malinga ndi momwe tikufinira polekezera madzi olowa mu damu, timatabwa tiyenera kuikidwa kuti titchinge madzi omwe angakhale mdamu. Madzi ena ngati alowa mmdamu, ayenera kuti adzituluka kunja kwa damu. Nsomba zimalephera kutuluka chifukwa cha matabwa omwe amaikidwa kutsogolo kwa monki, kapena thabwa la sefa pamwamba pa thabwa lomaliza la muyeso wa madzi a mdamu.



Ubwino wa kukolola pophwetsa madzi

Ngati damu liphwetsedwa kawiri kawiri,

- zimathandiza kuti tizirombo tina tomwe timaononga nsomba tichepe. Izi zingakhale bwino koposa ngati laimu athilidwa kuti aphe tizilomboto.
- Zakudya zomwe zimatsalira mu nthaka zingatuluke ndi kusakanikira ndi madzi zomwe zingaonjezere chakudya cha chilengedwe cha nsomba.
- Ntchito yokonza damu nthawi ndi nthawi sikhala yovuta.
- Matope omwe angapezeke pansu pa damu angathe kukagwiritsidwa ntchito ngati manyowa ku madimba oyandikira.

Kuipa kwa kukolola pophwetsa damu

Mukaphwetsa damu, nsomba zonse zimakololedwa nthawi imodzi zomwe zingapangitse:

- Mavuto monga kuonongeka kwa nsomba;
 - ngati msika woti nkugulitsa nsomba **ZONSE** sungapezeke
 - kapena ngati anthu sangafune kugula nsomba
 - kapena ngati mlimi sangakhutire ndi mitengo yomwe ogula akufuna

- Kuonongeka kwa nsomba, mwinanso ngati mlimi amafuna kuti adzidya nsomba kawiri kawiri osati nthawi imodzi.

Kusamalira damu mutatha kukolola nsomba

Damu lomwe laphwetsedwa liyenera kuti likhale kanthawi mpaka litauma bwino lomwe:

- Liyenera kuti liume mpaka pansi patayamba ming'alu.
- Ngati pansi pa damu panali matope ochuluka, muyenera kuchotsa matope enawo, ndi kugwiritsidwa ntchito ngati manyowa okulitsa mbeu za kudimba.
- Zipupa za damu ngati zidaonongeka ziyenera kukonzedwa.

Kulowetsa madzi mdamu mutatha kukolola ndi kukonzanso

Musanadzadze madzi, takasani pang'ono dothi la pansi kuti chonde chisakanikire bwino.

- Pa nthawi iyi manyowa akhoza kutsilidwa mmdamu
- Damu liyenera kudzadzidwa madzi mu zigawo
- Madzi amatenthedwa bwino lomwe zomwe zimapangitsa kuti chakudya chachilengedwe cha nsomba chimere mwamsanga

Kukolola posaphwetsa damu

Mungathe kukolola damu popanda kuphwetsa makamaka ngati:

1. mukufuna kukolola nsomba pang'onopang'no
2. kupeza madzi ndi kovutirapo
3. damu silingatheke kuphwetsedwa
4. Kuli kosayenera kuphwetsa damu lanu pa zifukwa zina

Kukolola pang'onopang'ono

Iyi ndi njira yomwe mlimi amakolola gawo chabe la nsomba mdamu, mwa chitsanzo:

- ngati mukufuna nsomba za ndiwo pakhomo kapena zogulitsa nthawi ndi nthawi.
- Izi zimathandiza kuti muthe kukolola nsomba zanu mu zigawo zigawo kuti mugulitse muyeso woyenerana ndi msika womwe wapezeka,
- kapena, njira yina, ndi kugawa nsomba kwa anthu omwe amakonza njira zosungira nsomba kuti zisaonongeke monga kuwamba, kuyanika ndi njira zina.

Kodi madzi anu ndi ovuta kupeza kapena damu silingaphwetsedwe?

Ngati madzi ali osowa kupeza kapena damu silingatheke kuphwetsedwa chifukwa damu linakumbidwa pamalo osayenera kapena mosayenera, gwiritsani njira zina ngati izi:

4. Ukonde

Ukonde ndi njira imodzi yomwe imagwira bwino ntchito yokolola nsomba pa damu. Nthawi zina ukonde umenewu sungapezeke ndi mlimi aliyense chifukwa mtengo wake ndi wokwera kwambiri. Mitengo ya ukonde imakwera molingana ndi:

- a. kuchulukana kwa minyewa ya zingwe zopotera ukonde
- b. kuchepa kwa maso a ukonde

- ☞ Ukonde wa nsomba zazing'ono ukhale wokula pakati pa 6 ndi 9 ply osati 4 kapena 2 ply womwe umapha nsomba zambiri koma utazivulaza komanso kuduka msanga.
- ☞ Ukonde wa maso ang'ono monga $\frac{1}{4}$ " umakola makolo a nsomba ndi nsomba zocheperapo za mbeu koma sizingakole tiwana ta nsomba ting'onoting'ono.
- ☞ Ngati mukufuna kukolola tiwana, mukhoza kugwiritsa ntchito ukonde wa udzudzu.
- ☞ Ukonde okula $\frac{3}{4}$ " maso angathe kukola nsomba za chambo zolembera 12 mpaka 15g.
- ☞ Ukonde umodzi ungathe kukhala ndi maso osiyana. Mwachitsanzo, ukonde wogwirira tiwana ta nsomba ungakhale ndi maso ochepa kwambiri pakati pake. Kagwiridwe ka nsomba kamakhala kabwino chifukwa nsomba zina zimathawa mmbali koma zomwe zingagwidwe ndi zokhazo zomwe zili pakati pa ukonde.



Kukolola ndawiritsa ntchito ukonde

✓ Kutalika kwa ukonde kuyenera kulingana ndi kukula kwa damu lomwe mukufuna kukolola kapena momwe damu linakumbidwira. Kutalika kuyenera kupitirira pang'ono mbali yayifupi ya damu. Izi zimathandiza kuti nsomba zisathawe pokoka ukonde kuchokera mbali imodzi kunka mbali ina.

✓ Kuya kwa ukonde kuchokera pamwamba pa madzi mpaka pansi pa damu kuyenera kulingana ndi

momwe damu liliri. Ngati kuya kwa damu ndi kosachepera 1m, ukonde ukhale wa 1.5m.

- ✓ Zoyandamitsa za pachingwe pamwamba pa ukonde ziyenera kuikidwa motalikana ndi 2m, koma za kungsi kwa ukonde ziyandikane ndi 1m kuti ukonde udziimirira
- ✓ Anthu awiri angathe kuthandizana kukolola damu ndi ukonde. Ukonde wa maso akulu $\frac{1}{4}$ " pakati ungathe kupha nsomba pafupifupi zonse pokoka katatu kapena kanayi.

Zofunika kutsata

Konzani bwino damu lanu kuti muchepetse mtengo wa ukonde:

- ✓ Panthawi yokonza damu, makoma a damu ayenera kukhala olondolozana bwino. Madamu amakona anayi savuta kukolola pogwiritsa ukonde ngakhale wofupikirapo.

5. Misampha

Misampha yophera nsomba ilipo yosiyana siyana, yambiri ya iyo imapangidwa ndi nsungwi. Nthawi zambiri pa nsampha pamayenera kukhala nyambo kuti nsomba zambiri zikodwe pa msaphapo. Pansampha wokolera nsomba za chambo, madeya a chimanga wokazinga bwino amagwiritsidwa ntchito. Madeyawa amaumbidwa timibulu moti nsampha umodzi ungathe kukola nsomba zochuluka 0.5kg pa theka la tsiku. (kotalika = 76 cm, maso ake = 13 cm)



mono

6. Mbedza

- ✚ Pali njiri ziwiri zomwe zimagwiritsa mbedza ngati chida: mbedza yomangirira ku ndodo ndi chingwe, ndi kugwiritsa mbedza yokha ndi chingwe.

*Malinga ndi mmene nsomba
imapezera chakudya chake,
kapena mtundu wa
mnsomba, nyambo nazo
zimasintha. Nsomba za
chambo, nyongolotsi ndizo
zimakhala bwino.*

Ubwino wa mbedza	Kuipa kwa kukolola ndi mbedza
✚ yotsika mtengo ✚ yosavuta kugwiritsa ntchito ✚ mungathe kupanga ngati masewero	✚ mumakola nsomba za misinkhu yosiyana, zazikulu ngakhale tiwana ✚ njirayi siiyendera kuti nsomba zilipo zambiri bwanji moti zokoledwa zimakhala zochepa ✚ nsomba zokoledwa zimakhala zochekedwa ndi mbedzayo moti ngati nsombayo simukuifuna, singabwereretsedwe mu damulo ✚ simungalozere kuti pamapeto pa kuwedzako, mugwira nsomba zingati

7. Ukonde woponya

Iyi njira yachangu yophera nsomba. Ponyani chakudya cha nsomba pa damu. Pamene nsomba zibwera kuti zidye chakudyacho, ponyani ukonde mozinga nsombazo. Pofuna kuchotsa ukonde, muyenera kukoka kuyambira mmunsi kuti ukonde uzungulire ndi kugwira nsomba. Njira iyi mungathe kugwiritsa ntchito pofuna kupha nsomba zosiyana ngakhale milamba.



Kugwiritsa ntchito ukonde
woponya

Ubwino wa ukonde woponya	Kuipa Kwake
• Ndi yachangu • Malo ochepa amakhudzaidwa pamene malo ena simungabvundule madzi	• Yokwera mtengo • simungalozere kuti pamapeto pa kuwedzako, mugwira nsomba zingati

Misampha ndi mbedza ndizo njira zomwe mlimi angagwiritse ntchito ngati akufuna kukolola zina mwa nsomba zomwe anaika pa dziwe. Ngati malo athu sangatheke kuphwetsedwa njira izi zingathe kugwirititsidwa. Njira zomwe zatchulidwa apazi, ukonde woponya ndiwo omwe ungathe kusamalira kachulukidwe ka nsomba pa damu.

PHUNZIRO LACHIWIRI: KAGULITSIDWE KA MALONDA A NSOMBA (FISH MARKETING)

Zolinga zaphunziro

- Kupeza luntha pandondomeko zakagulitsidwe ka nsomba kapena katundu opangidwa ku nsomba
- Kugwiritsa ntchito njira zosiyanasiyana potsatsa malonda
- Kupeza luntha m'magawo onse okhudzana ndi kagulitsidwe ka nsomba ndi katundu opangidwa
- Kulimbikitsa nkhani yakupanga phindu mu ulimi wansomba ngati chida choutsa mudyu mwa alimi pakuutenga ulimi wansomba ngati buzinezi

Alimi a nsomba ayenera kukhala patsogolo ndikutenga udindo pazonso zokhudza malonda akatundu wawo. Zina mwazochitikachitika zokhudza malonda a nsomba ndikatundu wapamwamba opangidwa ku nsomba ndi monga:

- ✓ Kufunafuna ndikupeza misika yodalilika
- ✓ Kufufuza sayizi ya nsomba zomwe ogula amafuna pamsika
- ✓ Kufufuza mene anthu alandilira katundu yemwe mwapanga kuchokera kunsomba
- ✓ Kutsatsa malonda
- ✓ Mayendedwe akatundu kupita naye kumsika
- ✓ Kugulitsa nsomba/katundu wopangidwayo

Kugulitsa nsomba kapena katundu opangidwa wapamwamba ndi alimi eni ake kumathandiza kukhala ndi umwini pa katunduyo komanso kuonetsera kuthekera komwe ulimi wansomba uli nako pankhani yazachuma.

Zokonzekera pamalonda a nsomba ziyenera kuyamba patatsala sabata tsiku logulitsalo isanakwane. Izi zimathandiza kuti mlimi athe kudziwa mitengo kumisika, sayizi ya nsomba zomwe ogula akukonda ndi zina zofunika kuzidziwa tsiku yougulitsa inasafike. Izi zikhoza kufufuzidwa m'malo monga malo odyera, misika ya nsomba, m'magolosale ndi mwina mwambiri.

Pamene tsiku, mtengo ndi malo okagulitsira nsomba zadziwika, alimi ayenera kuyamba kutsatsa ndikudziwitsa anthu za kugulitsa kwa nsomba zawo munjira iliyonse yomwe ingathandize uthenga ufikire kwa anthu ochuluka.

NJIRA ZOTSATSIRA MALONDA A NSOMBA

- ✓ Mnyumba zosindikiza nkhani (newspaper)
- ✓ Nyumba zoulutsira mau (radio)
- ✓ Wailesi zakanema (Television)
- ✓ Ma foni
- ✓ Zikwangwani (signs)

Patsiku logulitsa nsomba, mlimi ayenera kukhala okonzeka ndi watcheru ndi dongosolo kuti akwanitse kuchita zinthu izi:

- ✓ Kuonetsetsa kuti mayendedwe ali mchimake
- ✓ Nsomba zakololedwa

Izi zitha kuchitika tsiku limodzi lisanafike logulitsalo ndikuzisunga nsombazo zamoyo mu diramu yamadzi.

- ✓ Kuonetsetsa kuti malo ogulitsira nsomba akonzekeretsedwa bwino lomwe
- ✓ Muli ndi bokosi yoyikamo ndalama (cash box)
- ✓ Mapepala a pulasitiki (plastic bags)
- ✓ Masikelo oyezera kulemera kwa nsomba
- ✓ Poikapo nsomba zachionetsero kapena kachikwangwani kamene
- ✓ Mokhalamo nsomba (diramu) ngati zikugulitsa zamoyo
- ✓ Kutenga nsomba kupita nazo kumsika
- ✓ Kuyeza pasikero kapena kuwerenga ndikugulitsa

KAUNIUNI WA M'MENE MALONDA AYENDERA

Pakutha pa tsiku, alimi kapena mlimi ayenera kukhala pansu ndikuunikira m'mene malonda ayendera polingalira zonse zachitika kuyambira zokonzekera kufikira kugulitsa. Izi zimathandiza

alimi kupanga chiganizo pazinthu zina zomwe akuganiza kuti sizinayende bwino pokonzekera malonda a m'tsiku lotsatira kapena ulimi otsatira.

PHUNZIRO LACHITATU: KUWERENGETSERA PHINDU PA ULIMI WA NSOMBA

(SIMPLE ACCOUNTING IN FISH FARMING)

A. Mawu oyamba

Kuwerengetsera phindu kumayambira ndi kusunga kalemba wabwino wa zonse zochitita mu ulimi wanu wa mnsomba pa nthawi izi:

1. Nthawi yokonzekera kuyika nsomba pa damu, mwa chitsanzo ndalama kapena zinthu zomwe mwagwiritsa ntchito kapena kusinthana;
 - a. Pokumba damu
 - b. Pokonzanso damu lanu mutakolola nsomba
 - c. Pothira laimu kapena manyowa musanathire madzi mdamu
2. Nthawi yomwe mukusamalira nsomba zanu mdamu, mwa chitsanzo;
 - a. Kugula zakudya za nsomba
 - b. Kuchotsa udzu mdamu kapena m'mbali mwa zipupa
3. Nthawi yokolola ndi kugulitsa nsomba, mwa chitsanzo;
 - a. Aganyu okolola nsomba
 - b. Mayendedwe a ku nsika (Transport)
 - c. Mapepala, malichero, zidebe, ukonde wokololera ndi kusamalira nsomba

B. Maonekedwe a kaundula

- ✓ Kaundula waulimi wa nsomba akhoza kukhala kope kapena pepala yogawidwa bwino motsatira mitu ya ndondomeko ya zinthu zolowa (income) ndi zutuluka (expenditure) mu ulimi wanu wa nsomba, ndi mtengo wake.
- ✓ Nthawi zambiri, alimi samawerengera bwino katundu amene ali naye ndi mitengi ya zinthu zina za mu ulimi wawo wansomba, kotero powerengera amakhoza kupeza kuti pali phindu kapenanso palibe phindu, koma zisali choncho.

Pamene mwagula katundu wokhalitsa (fixed asset), monga malo a damu, njinga, wiribara, ngolo, ndi zina zotero, muyenera kuzindikira kuti katunduyu mudzamugwiritsa ntchito kwa zaka zingapo. Mwa chitsanzo, ngati mwagula wiribala pa mtengo wa K10 000, mukhoza kuyigwiritsa ntchito zaka zisanu (5 years) isanaonongeke kwambiri. Choncho mtengo wa chaka chimodzi ndi K2000 (K10 000 kugawa ndi 5). Ngati nsomba mungakolore pa miyezi isanu ndi iwiri (6), ndiye kuti pa chaka mukolola kawiri. Choncho pa miyezi 6, ndiye kuti mtengo wa wiribala ukhala K1000 (K2000 kugawa ndi 2).

1. Mwa chitsanzo, mwa woyamba momwe mungalembe chirichonse chochitika pa ulimi wantu, kukizapo nthawi, tsiku ndi kuchuluka kwa zinthu. Mwachitsanzo;

Kaundula wa ntchito zochitika pa ulimi wa nsomba

Tsiku la mwezi	Nthawi	Ntchito/katundu	Kuchuluka kwake	Mtengo (K)	Totala (K)
2 March, 2009	7:00am	Kugula tiwana ta nsomba	4 000	10	40 000
5 March, 2009	7:00am	Kuyika nsomba mdamu	Mlimi mwini ndi banja lonse	2 000	2 000
5 August, 2009	7:00 am	Kukolola nsomba	John ndi Andrew (Aganyu)	1 000	1 000
5 August, 2009	9:00am	Kugulitsa nsomba	120kg	K600/kg	72 000
17 July, 2009	2:00pm	Kugula manyowa	10 bags	250	2 500
5 April, 2009	10:00pm	Kugula chakudya cha nsomba	15 bags	300	4 500
24 March, 2009	9:30am	Kugula wiribala	1	10 000	10 000

31 July, 2009	7:00am	Kugulitsa tiwana ta nsomba	5 000	10	50 000

2. Mukhale ndi kaundula wachiwiri wokhala ndi mbali ziwiri; Yina ya ndalama zomwe zatuluka kapena mwagwiritsa ntchito, ndi yina yosonyeza ndalama zomwe wapeza kapena zolowa mu thumba la ulimi wanu wa nsomba. Mwa chitsanzo;

Kaundula wa ndalama zotuluka ndi zolowa kuthumba la ulimi wa nsomba kuyambira pa 2 March, 2009 mpaka 5 August, 2009

Zolowa mnthumba	Mtengo (K)	Zotuluka mnthumba	Mtengo (K)	Phindu (K)
Kugulitsa nsomba zazikulu	72 000	Ganyu wokolola nsomba	1 000	
Kugulitsa tiwana ta nsomba	50 000	Kugula wiribala	1 000	
		Kugula manyowa	2 500	
		Kugula chakudya cha nsomba	3 000	
		Kugula tiwana ta nsomba	40 000	
		Kuyika nsomba mudamu	2 000	
Totala	122 000		49 500	122000-49500
Phindu				72 500

Nthawi zinanso, alimi samawerengetsera nthawi yomwe iwo agwira ntchito ndi kuipatsa mtengo wake ngati ndalama yogwiritsidwa ntchito kapena yotuluka. Mmalu mwake, alimi amakonda kungotengapo ndalama zomwe apezeka ndi kuzigwiritsa ntchito koma osayiwerengera ngati ndalama yogwiritsidwa ntchito. Njira yabwino ndi kudzipangira Malipiro a pamwezi kuchokera mu zimene mwapeza pa ulimi wanu. Mwa chitsanzo, malingana ndi phindu lomwe mwalipeza, mukhoza kudzipatsa malipiro monga k10 000 pa mwezi uliwonse. Komanso, ngati mwagwiritsa ntchito ndalama, mwina yomwera fanta, nthawi yomwe mukugwira ntchito yokhudzana ndi ulimi wanu,

C.

D. Kodi Ndapindula motani?

E. Ndingasamalire bwanji phindu lomwe ndapanga?

1. Kusungitsa ku Banki:

- a. Pali ma banki ambiri masiku ano amene ali ndi chidwi chothandizira alimi kusunga ndalama zawo komanso kutukula ulimi ndi umoyo wawo, mwa chitsanzo, Opportunity International Bank of Malawi (OIMB), New Building Society (NBS) Bank, Malawi Savings Bank (MSB), ndi ena otero.
- b. Ndalamu zanu zimatetezedwa ku akuba komanso kupewa kumwaza.
- c. Mukasungitsa ndalama zanu ku Banki, mumathanso kukhala ndi mwayi wopeza ngongole yotukulira ulimi wanu.

2. Kulowetsanso mu bizinesi yanu-kukulitsa mpamba wa bizinesi yanu ya nsomba:

- a. Mutadzilipira nokha kapenanso ndi banja lanu, ganiziraninsu kutengako gawo lina la phindu lomwe mwapanga ndi kuwonjezera ku mpamba wa ulimi. Mwachitsanzo, ngati phindu lanu liri K40 000, tenganiko K20 000 ndi kugulira malo ena, kukumbira damu lina, kapena, kugulira chakudya chabwino cha nsomba kuti muchulukitse nsomba zoweta mdamu lomwelo la lakale (Intensive fish farming), kuti mupeze phindu loposa.

3. Kutsegula bizinesi yina yowonjezera:

- a. Mukhozanso kutsegula bizinesi yina, monga yopanga chakudya cha nsomba cha kasakaniza, kapena ma peleti (Pellets) chogulitsa kwa alimi ena, kapena kulima mbeu monga Soya, kapena bizinesi yina yosakhudzana ndi nsomba, monga wokala (Grocery).

- b. Mukachita izi ndiye kuti njira zopezera ndalama ndi zambiri, kotero kuti ngati njira imodzi ingavute, mudzakhalabe ndi ndalama ndi chakudya chokwanira pakhomo panu.