

**STRONGIM FEMILI**



# **Family Money Management**

**(Financial Literacy)**

**TRAINING FOR COMMUNITY DEVELOPMENT WORKERS**

**FAMILY MONEY MANAGEMENT.** This training builds financial literacy. It shows a husband-and-wife team how to manage their money to achieve their family's goals. It promotes financial responsibility and gender equity. It is designed to be delivered directly to families, provided good follow-up mentoring and support is provided to help them put it into practice, or it can be used to train Community Development Workers so they can show *tupela marit* what to do. This training was developed by CARE PNG. Permission is given to use this training in part or in full, provided it is not for profit, and so long as CARE PNG is acknowledged. This training can be downloaded from [pngcdwstandard.com](http://pngcdwstandard.com).

**STRONGIM GRUP.** The eight training handbooks (listed below) show community organisations and family businesses how to manage their money and their organisation over a five-year cycle. They can be used to directly train people in communities where education levels are high, if good follow-up mentoring and support is provided to help them put it into practice. However, in most cases the best way to use the *strongim grup* training series is to train the people who work with and in communities (e.g., Pastors, Ward committee members, women leaders, volunteers, Government officers, extension workers, community liaison officers, retired public servants, grade 12 leavers) so they can show them how to do it. This training series is available for download from [pngcdwstandard.com](http://pngcdwstandard.com).

|   |   |
|---|---|
| ① | <b>KAMAPIM OL PRAIORITI.</b> EVERY FIVE YEARS CONFIRM YOUR GROUP'S VISION AND MISSIONS AND IDENTIFY PRIORITIES TO ACHIEVE YOUR MISSIONS - PRIORITIES TO DO YOURSELF (ROAD A) AND PRIORITIES THAT WILL NEED HELP TO ACHIEVE (ROAD B). AND DEVELOP AN ORGANISATION PROFILE. |
| ② | <b>KAMAPIM OL EKEN PLEN.</b> PREPARE AN ANNUAL PLAN AND BUDGET - AND ANY PROJECT PLANS IF YOU NEED THEM. ACTION YOUR ROAD A PRIORITIES. ACTION YOUR FIVE-YEAR PLAN.   |
| ③ | <b>SETIM GUTPELA KASTOM BILONG RONIM GRUP.</b> COME UP WITH WOK MAK FOR PRINCIPLES OF GOOD GOVERNANCE. MAMA LO FOR YOUR GROUP. DEVELOP A CONSTITUTION.  |
| ④ | <b>WOK BILONG MENEJA NA MEMBA NA LIDA.</b> THE ROLES AND RESPONSIBILITIES OF THE BOARD OF MANAGEMENT AND THE MEMBERS OF THE GROUP AND THE LEADERS.  |
| ⑤ | <b>FINANCIAL MANAGEMENT MANUAL.</b> A PRACTICAL GUIDE TO HELP AN ORGANISATION MANAGE THEIR FINANCES (PLANNING, CONTROL, MONITORING, AND REPORTING).   |
| ⑥ | <b>RESEARCH YOUR BUSINESS IDEAS (<i>kamapim bisnis plen part 1</i>).</b> HOW TO WORK WITH YOUR GROUP TO RESEARCH YOUR BUSINESS IDEAS (MARKET RESEARCH).   |
| ⑦ | <b>ANALYSE AND DECIDE ON A BUSINESS IDEA (<i>kamapim bisnis plen part 2</i>).</b> HOW TO WORK WITH YOUR GROUP TO <i>GLASIM NA SKELIM</i> YOUR BUSINESS IDEAS.   |
| ⑧ | <b>DEVELOP A BUSINESS PLAN (<i>kamapim bisnis plen part 3</i>).</b> HOW TO WORK WITH YOUR GROUP TO DEVELOP A BUSINESS PLAN.   |

**COMMUNITY DEVELOPMENT WORKER.** This training series helps train the people who work with and in communities (Community Development Workers), so they know how to work in a way that meets the Standard (the PNG National Standard for Community Development Workers). This training series is available for download from [pngcdwstandard.com](http://pngcdwstandard.com).



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Luk olsem you are a Community Development Worker. The most important job of all.



Whenever a Community Development Worker works with and in a community, they should always try and work in a way that meets the PNG National Standard for Community Development Workers.

Before you start this training course you need to MAKE PREPARATIONS and you need to CONDUCT COMMUNITY ENTRY. The *wok mak* from the PNG National Standard for Community Development Workers for MAKE PREPARATIONS and CONDUCT COMMUNITY ENTRY are shown below. Try your best to put them into practice.

### **PNG National Standard Performance Criteria for Element 1 (Make Preparations)**

- 1. Find out information about the place and people to be visited**
- 2. Communicate effectively with key people from the place to be visited**
- 3. Prepare a suitable work plan (activity plan)**
- 4. Put together suitable materials for the activities**
- 5. Follow workplace health and safety practices while doing office-based activities**

### **PNG National Standard Performance Criteria for Element 2 (Community Entry and Organising Activities)**

- 1. Confirm who the key people are and work with them to make arrangements, and identify and organise participants for the activities**
- 2. Discuss roles, expectations, and the purpose of the visit with key people**
- 3. Communicate effectively with key people**
- 4. Show respect for local culture and be sensitive to gender roles**
- 5. Assess whether the work plan (activity plan) and materials for the activities are going to be suitable, and make necessary changes**
- 6. Follow workplace health and safety practices while conducting field activities**



This training course is designed to be delivered by trainers working in pairs – if possible, a man and a woman. This is because you and your co-trainer can give each other confidence and share the workload. *Sapot sapot.*

This training course is for married couples. *Tupela marit wantaim mas sindaun long en.* Also encourage married couples to bring their teenage children to the training. *Yumi mas tingim senis bilong yumi.*



This training course takes five days. But it is a good idea to have a break between each training day. People have other responsibilities (and they need a rest). Try and do one training day each week for five weeks. Best.

Before you deliver this training (or show families what to do) it is a good idea to complete the TOT. The TOT is CDW Coursebook 2 (Training and Awareness) from the PNG National Standard for Community Development Workers. You can download this TOT from the website [pngcdwstandard.com](http://pngcdwstandard.com). Just go to the menu 'Resources for the CDW National Standard'

### RECOMMENDED NUMBER OF PARTICIPANTS

The number of participants is up to the trainers. Five married couples are a good number but if you are working with a co-trainer to deliver this training you should be able to handle 10 or more married couples. *Yupela yet.*

### HOW TO TEACH THE COURSE

Before the course visit the venue to check out what it is like. Work out how you and your co-trainer will split the training (who does what). Go through each topic and imagine how each topic will run – create a little movie in your head of what you want the training to look like. Get the materials ready. And practice so you are ready – have a go at activities you are not confident about with your co-trainer so that you get the hang of it.

At the start of the course give out an exercise book and a pen to each participant. They may want to take notes during the training course.

At the start of the course, it is a good idea to do an icebreaker. At the start of a course, all participants (and the trainer) feel anxious. **Icebreakers** are short activities at the start of a training course to help people relax and get to know each other. Remember the TOT. There are icebreakers you can use at the back of CDW Coursebook 2 (Training and Awareness).

At the start of the course, you will also need to explain the **training objective**. The training objective is the goal for the course. Be sure to write the training objective clearly on a poster and leave it up on the wall. The training objective for this course is:

**Tupela marit bai klia gut hau long menesim moni bilong femili**

During the course it is a good idea to do a **de-brief** with your co-trainer after each training day. Talk about what you have done. What worked well and what didn't work so well. And prepare for the next training day.

During the course, it is a good idea to use **energisers** – especially after lunch. Energisers are short activities that help to increase everyone's energy. *Nogut oli ai slip*. Remember the TOT. There are energisers to use at the back of CDW Coursebook 2 (Training and Awareness).

### HOW EACH TRAINING DAY IS SET OUT

At the top of the first page of each training day, the handbook contains information for the trainer. *Luksave*:

|                                    |  |
|------------------------------------|--|
| <b>5 hours</b><br><b>Materials</b> | Training outline poster (step 1). Poster showing a family's goals (step 9).<br>Poster showing example of costing out a family goal (step 11).  |
| <b>Key learning</b>                | <ul style="list-style-type: none"> <li>• The training is for husbands and wives (and youth)</li> <li>• The best way to help your family is to be a 'team' married couple</li> <li>• Your family needs a shared dream. Come up with family goals together.</li> </ul> |

How long each day should take is written on the top left (but how long it actually takes will depend on the participants you are working with). The information at the top also includes the materials you will need to prepare for the training day, and the key learning the participants should learn (hopefully) during the day. A suggested plan for each day is:



**Try and start by 8.30 in the morning.**

**Have a 30-minute break at 10.**

**Then continue until 12.30 and break for 1-hour lunch.**



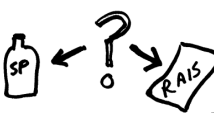


**Begin again at 1.30 and finish the day about 2.30 or 3.**

|          |   |
|----------|---|
| <b>1</b> | <p>Next is the <b>information</b> the participants need to understand. All of the information for each topic is broken into 'steps'. Each step is a turn. It has a number on the left side of the page (for example this step is turn '1'). While you are teaching turn 1 your co-trainer can be preparing for turn 2. When they teach turn 2 you can be preparing for turn 3. And so on. This is called a 'turns approach' or a 'steps approach'.</p> <p>It is best to teach turn by turn with your co-trainer.</p> <p>When you get more experienced you can teach a few turns and then your co-trainer can teach a few turns. <i>Yupela yet skelim</i>. However, make sure that you and your co-trainer cover all of the information on each training day. Don't skip anything because you might skip something very important. All of the information in each step is necessary for people to be able to learn the key learning.</p> |
|----------|---|

|   |  |
|---|--|
| 1   |  <p>There are also <b>activities</b> and <b>questions</b> for the participants to do that are connected to the information in each turn. Sometimes they are included <i>before</i> the information in each turn and sometimes they are included <i>after</i> the information in each turn. Activities can take a long time if you don't control them so you will need to keep an eye on the clock and give time limits.</p>   |
|  |  |
| 2   | <p>The 'footprint' sign (n the left) shows that one turn is finished, and the next turn has begun. Notice that the number on the left has now also changed – this means we are now doing turn 2. If your co-trainer has been teaching turn 1 then the footprint sign tells you that it is now your turn to teach turn 2.</p> <p>When you explain the information in each turn make sure it is very clear to the participants. This might mean you need to use <i>tok pisin</i> (or local language). When you become very familiar with the information in each topic you will be able to style things a little more. In time you will come up with your own training style.</p> <div data-bbox="359 913 1300 1041" style="border: 1px solid black; padding: 10px; margin-top: 20px;"> <p>Sometimes there will also be a trainer's information box like this one. It has ideas and extra information to help you (the trainer) teach the step.</p> </div> |

### TRAINING OUTLINE POSTER

Prepare the training outline (below) on butcher paper. You will need to put the training outline poster *long ples klia* at the start of the training so everyone can see what they will be doing. Make sure it is on the wall for the duration of the training. You and your co-trainer can use different pictures to the ones below if you like. *Yupela yet.*

| <u>Day one</u><br>Your family dreams  | <u>Day two</u><br>How a family should grow  | <u>Day three</u><br>Don't waste your family money                                   | <u>Day four</u><br>Grow your family money  | <u>Day five</u><br>Follow a family spending plan                                      |
|---|---|---|--|---|
|  |  |  |  |  |

### TRAINING JOURNAL

Keep an exercise book to write notes and comments in. This is called a training journal (or training diary). Use the training journal to write down any observations about what works and what doesn't work, or any comments people have made. This will help you to learn from experience so that you can improve the course and your training skills for next time.

In your training journal, write down the time and date you did each training day, and how many people came to each training day and their names. This is a valuable record that can be used to evaluate the course and to work out who should get a certificate at the end. And you will need to include this information in your report (if you need to prepare a report). Also write down any questions people have asked that you could not answer. This will remind you to get back to them with the answer. It is very important to get back to people with answers to their questions (even if you couldn't find an answer) because it shows you respect them.

### MATERIALS YOU (THE TRAINER) WILL NEED TO RUN THIS COURSE

- 1) A copy of this handbook for your own use
- 2) Try and have some spare copies of this handbook as some participants will want a copy
- 3) An exercise book and pen to give to each participant
- 4) Butcher paper and markers, blue tack/sticky tape, A4 paper
- 5) It would also be good to have a blackboard or whiteboard to use
- 6) Try and photocopy the two handouts (at the back of the handbook) for each participant
- 7) Any other materials you need are listed in the handbook at the top of each training day

### THE PNG NATIONAL STANDARD FOR COMMUNITY DEVELOPMENT WORKERS

You learned about the PNG National Standard in the TOT. *Tingim*. Whenever a Community Development Worker conducts training (or awareness) they should try and meet the Standard. The *wok mak* from the PNG National Standard for Community Development Workers for conducting training (and awareness) are shown below.

#### **PNG National Standard Performance Criteria for CDW C06 (C01) Element 3 Conduct training (and awareness)**

- 1. Support and encourage effective participation while conducting training**
- 2. Communicate effectively while conducting training**
- 3. Work in a way that is appropriate to local culture while conducting training**
- 4. Demonstrate understanding of how people learn (principles of adult learning) while conducting training**
- 5. Discuss how the information is relevant to the needs of the community**
- 6. Transfer the information using effective techniques**
- 7. Respond to any misunderstanding or confusion when conducting training**
- 8. Confirm what the next steps following the visit will be and who will be responsible for making them happen**
- 9. Work with the group to evaluate the training**
- 10. Thank participants, without rushing, and explain again what the visit has been for**



## DAY ONE YOUR FAMILY DREAMS



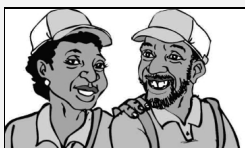
5 hours

## Materials


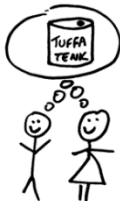

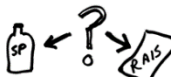


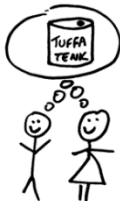

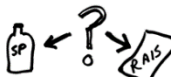


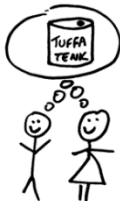

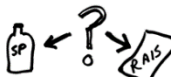



Training outline poster (step 1). Poster showing a family's goals (step 9).  
Poster showing example of costing out a family goal (step 11).

## Key learning

- The training is for husbands and wives (and youth)
- The best way to help your family is to be a 'team' married couple
- Your family needs a shared dream. Come up with family goals together.



Don't forget, the best way to teach this training course is by working with a co-trainer. They can teach step 1, while you prepare to teach step 2. When you are teaching step 2, they can prepare for step 3. *Senis senis. Sapot sapot.*

|  |  |   |  |  |  |  |
|--|--|---|--|--|--|--|
| 1  | <p>Time to begin the Family Money Management training course.</p> <p>Welcome everyone. Say a prayer. Do an icebreaker. Thank everyone for their time. <i>Pasin.</i></p> <p>Then explain that this training will help married couples to manage their money in a way that helps the family to achieve their dreams.</p>   |   |  |  |  |  |
| 1  | <div></div> <p><b>Presentation</b></p> <p>Draw the training outline (below) on butcher paper <i>na putim long ples klia</i>. Write the training objective on top of the training outline poster. The training objective is: <i>tupela marit bai klia gut hau long menesim moni bilong femili</i>. Briefly go over what will happen each day so everyone has a picture of what will happen <i>pin lukluk kam daun</i>. It is very important that adults know what they are going to learn. It is a principle of adult learning. Finally go over again what will happen on the first day (today).</p> <table><tr><td><p><b>Day one</b><br/>Your family dreams</p></td><td><p><b>Day two</b><br/>How a family should grow</p></td><td><p><b>Day three</b><br/>Don't waste your family money</p></td><td><p><b>Day four</b><br/>Grow your family money</p></td><td><p><b>Day five</b><br/>Follow a family spending plan</p></td></tr></table> | <p><b>Day one</b><br/>Your family dreams</p>               | <p><b>Day two</b><br/>How a family should grow</p>  | <p><b>Day three</b><br/>Don't waste your family money</p>   | <p><b>Day four</b><br/>Grow your family money</p>  | <p><b>Day five</b><br/>Follow a family spending plan</p>  |
| <p><b>Day one</b><br/>Your family dreams</p>  | <p><b>Day two</b><br/>How a family should grow</p>    | <p><b>Day three</b><br/>Don't waste your family money</p>  | <p><b>Day four</b><br/>Grow your family money</p>  | <p><b>Day five</b><br/>Follow a family spending plan</p>  |  |  |
| 2  | <div></div> <p><b>Activity</b></p> <p>Get participants to sit in a circle. Join them. Ask the participants to take 1 minute to think about two things in their lives they want to change <i>long stretim sindaun</i>. They can change anything they want – their situation, behaviours, what they have done in the past, problems, things. <i>Laik bilong ol.</i></p>   |   |  |  |  |  |

You (the trainer) can start by saying your name and the two things you want to change. Then ask each participant one at a time to share with the group their name and the two things they want to change.

Remember the TOT. You learned about paraphrasing. When participants respond, try paraphrasing what they say.

Explain that change is important to improve our lives. Change that lasts happens one step at a time. But it requires courage to take the first step.

Ask if everyone is ready for this challenge? See if everyone accepts the challenge?

In this training we will suggest changes that should *halavim long stretim sindaun*. But in the end, it is up to *tupela marit* to decide if they want to change.

2




## Activity

Find a good space to use that has obstacles but is not too dangerous. Ask married couples to stand together. Ask the wife to close her eyes. *Pasim gut*. If possible, use blindfolds. Then ask the husband to hold his wife's hand and lead them around the space you have selected. Around the basketball court then back to the training venue *o kain olsem*. All of the married couples can do this together. *Putim ai gut* to make sure that no one gets hurt.

3

Next, ask everyone to go back to where they started, but this time ask the husband to close his eyes. *Pasim gut*. Then ask the wife to hold her husband's hand and lead them around the space you have selected. Around the basketball court then back to the training venue *o kain olsem*. All of the married couples can do this together. *Putim ai gut* to make sure that no one gets hurt.



|   |   |
|---|---|
|   | <p>When everyone has had a turn, ask them the following questions:</p> <ol style="list-style-type: none"> <li>1) What was it like to be lead around with your eyes closed by your husband or wife?</li> <li>2) Would it have been better if you both had your eyes open during the walk? Why?</li> </ol> <p>Make the point that whatever you do as a family, it is always best if both the husband and the wife have their eyes open. You both know what is happening. You both can keep an eye out for problems. You both can <i>sapot sapot</i>.</p>  |
| 3 | <p>This training will help married couples to manage their money in a way that helps the family to achieve their dreams. In this training <i>bai yumi glasim gut sindaun bilong femili na kisim sampela tingting long hau stretim sindaun bilong femili</i>.</p> <p>This training is for <i>tupela marit</i>. Both husband and wife need to attend. Both husband and wife need to have their eyes open.</p> <p>And make sure married couples know that they are welcome to bring their older children to attend this training. Teenagers. <i>Kisim ol i kam insait</i>. We need to start involving youth. <i>Senis bilong yumi</i>.</p> <p>And make sure everyone knows they are welcome to bring younger children and babies. <i>Nogut yupela wok long tingim pikinini bilong yu na yu no sindaun gut long trenin. Kisim ol tu i kaim insait</i>.</p>    |
| 4 | <p>This training will help married couples to manage their money in a way that helps the family to achieve their dreams. In this training <i>bai yumi glasim gut sindaun bilong femili na kisim sampela tingting long hau stretim sindaun bilong femili</i>.</p> <p>Explain that there are three big reasons why both husband and wife need to attend.</p> <p>The first reason why both husband and wife need to attend is:</p> <div> <div>1</div> <p>A husband is blind to some things. A wife is blind to some things. If you have a husband and wife together <i>ai op i stap</i> then you have the full story. <i>Tingim gaden. Sapos mama tasol wok long glasim gaden em bai lus tingting long ol wok gaden bilong man. Sapos papa tasol glasim gaden em bai lus tingting long pat bilong meri. Long glasim gut gaden tupela marit mas sanap ai op i stap</i>.</p> </div> <p>The second reason why both husband and wife need to attend is:</p> <div> <div>2</div> <p>To <i>stretim sindaun bilong femili</i> both husband and wife need to support each other. <i>Sapot Sapot. Yu wan yu laik kirapim senis em save hat. Holim han na wokabout wantaim marit bilong yu long mekim senis i kirap</i>.</p> </div> |





## Activity

Ask two married couples to help you demonstrate the first two reasons why it helps if both husband and wife attend this training.

The first married couple is the *"harim tok"* married couple. Ask the *"harim tok"* married couple to stand up – the husband should have his eyes open, and the wife should have her eyes closed, and the husband should stand in front and the wife should stand behind following (like in the picture on the right).



4



The second married couple is the 'team' married couple. Ask the 'team' married couple to stand up – both the wife and the husband should have their eyes open, and they should both be standing side-by-side holding hands *sapot sapot* (like in the picture on the left).

Next, ask everyone which married couple will be more successful in today's PNG? Why? At the end ask the two married couples to keep standing where they are. *Ino pinis yet.*



The third reason why both husband and wife need to attend is:

3

To *stretim sindaun bilong femili* you have to *stretim sindaun bilong mama*. Yu *stretim sindaun bilong mama*, bai yu *stretim sindaun bilong femili tupela wantaim*. In PNG, many families and groups and communities are flying with one wing. *Papa em flai pinis. Planti mama painim hat. Pikanini gel tu bai panim hat luk olsem*. Women do not have the same choices and opportunities to fly. They get held back. We need to help women to fly. And to help women fly they need to be involved whenever decisions are made because only women know best what will help women and girls to fly.

5



**The kumul needs two wings to fly**  
**The next generation needs to learn how to fly**



## Activity





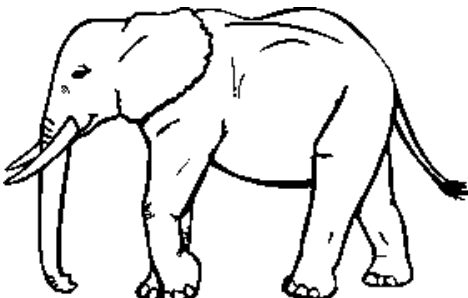
Time to put together the three reasons why both husband and wife need to attend this training. Ask the “*harim tok*” married couple to stand up and pretend they are walking along a busy road with cars coming the other way and potholes everywhere. The husband should have their eyes open, and the wife should have her eyes closed, and the husband should be standing in front and the wife behind following (*wankain long bipo*). Now ask the husband to flap one of his arms like a bird and ask the wife to keep her arm by her side. This married couple is flying with one wing. What would happen? Laugh. Have fun. They will fly in circles. *Luk olsem hat. Tupela marit bai pundaun nabaut nabaut na painim hevi long rot.*



5

Next it is the ‘team’ married couples turn. Ask the ‘team’ married couple to stand up and pretend they are walking along the same busy road with cars coming the other way and potholes everywhere. The husband and the wife should both have their eyes open, and they should be standing side-by-side holding hands *sapot sapot* (*wankain long bipo*). Now ask the husband to flap his outside arm like a bird and ask the wife to flap her outside arm like a bird. This married couple is flying with both wings. What would happen? Laugh. Have fun. *Luk olsem isi. Tupela marit bai gat gutpela wokabaut nogat hevi long rot. Na tu ol bai kam kamap hariap tru.*



|   |  |
|---|--|
|   |  <p>If you like (and if you have time), you could ask all the married couples in the training to have a go. Get them to be the “<i>harim tok</i>” married couple walking on the busy road. Then get them to be the ‘team’ married couple.</p>   |
| 5 | <p>Finally, ask everyone the following three questions:</p> <ol style="list-style-type: none"> <li><b>1) Ask everyone which married couple (the “<i>harim tok</i>” married couple or the ‘team’ married couple) will be more successful in today’s PNG? Why?</b></li> <li><b>2) Ask everyone which married couple will have sons and daughters that grow up to be more successful in future PNG? Why?</b></li> <li><b>3) Ask everyone which married couple they want to be. Make sure both men and women get a chance to respond.</b></li> </ol> <div style="border: 1px solid black; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Remember the TOT. In PNG women are often stepping backwards. The <i>kumul</i> is flying with one wing. To help women step forward they need to be involved in decision making – and they need to benefit from development. This training is about helping married couples to manage their money in a way that helps the family to achieve their dreams. For this to happen, the dreams (goals) of the family need to include support to help mothers and daughters to step forward. Mothers and daughters need to benefit from the family’s money. The quickest way for families to get stronger in PNG is if mothers and daughters are helped to step forward and fly. We all benefit. <i>Tingim</i>.</p> </div> |
| 5 | <div style="display: flex; align-items: flex-start;"> <div style="flex: 1;">  <p><b>Activity</b><br/>Ask the ‘team’ married couple to stand up again. Both the husband and the wife have their eyes open, and are holding hands <i>sapot sapot</i>, and both are flying.</p> </div> <div style="flex: 1; text-align: center;">  </div> </div> <p>Make the point that this ‘team’ married couple is more likely to be successful in today’s PNG (and they are more likely to have sons and daughters that grow up to be successful in future PNG). <i>Igat tripela mak bilong soim olsem. Wan</i> they both have their eyes open. <i>Tu</i> they are holding hands <i>sapot sapot</i>. <i>Na tri</i> they are both flying.</p>  |
| 6 | <div style="display: flex; align-items: flex-start;"> <div style="flex: 1;">  <p><b>Activity</b><br/>Read the story below to everyone. Translate it into <i>tok pisin</i> o <i>tok ples</i> if necessary. It is a traditional story from Thailand. If you like, you could get participants to stand up and perform the story (like in the photo below). At the end, ask everyone what they think the message of the story is?</p> </div> <div style="flex: 1; text-align: center;">  </div> </div>  |

A group of blind men heard that a strange animal, called an elephant, had been brought to the town, but none of them were aware of its shape and form. Out of curiosity, they said: "We must inspect and know it by touch, of which we are capable". So, they sought it out, and when they found it they groped about it. In the case of the first person, whose hand landed on the trunk, said "This being is like a thick snake". For another one whose hand reached its ear, it seemed like a kind of fan. As for another person, whose hand was upon its leg, said, the elephant is a pillar like a tree-trunk. The blind man who placed his hand upon its side said, "elephant is a wall". Another who felt its tail, described it as a rope. The last felt its tusk, stating the elephant is that which is hard, smooth and like a spear.



Explain that what the elephant story is trying to tell us is that no one knows the full story because we see everything from our own point of view. Everyone has a blind spot. Each of the blind men in the story had their own idea of what an elephant was because they only touched their part - but they only found out what an elephant really looks like when they all came together and shared what they knew. The full story.

6

We all touch only part of the elephant. Men touch their part. Women touch their part. Youth touch their part. *Ol lapun* touch their part. Disabled touch their part. But we only know the full story if everyone comes together and learns from each other.

It is very important for everyone to contribute and learn from each other. We all have a different point of view, and different knowledge and experience. Everyone needs to feel free to share their point of view.

Remember the TOT. Encouraging everyone to participate in a training is a *wok mak* in the PNG National Standard for Community Development Workers.




6






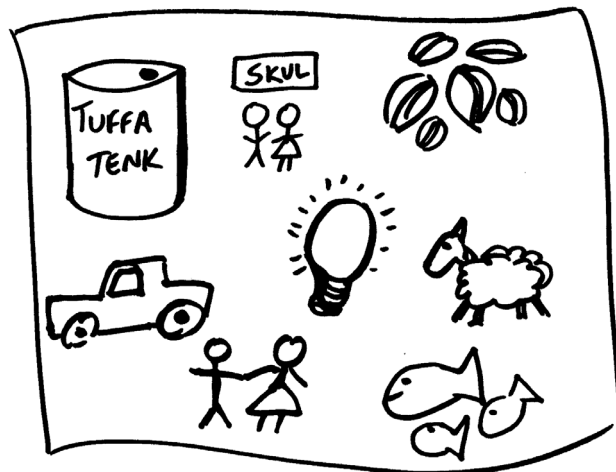
## Activity

To help everyone feel comfortable to share their point of view, it is a good idea to develop some rules for the training. Ask everyone to suggest rules. List them on a butcher paper. Don't have rules for everything *ol i bikpela manmeri pinis*. But try and have rules like the following:



|   |   |
|---|---|
|   | <ul style="list-style-type: none"> <li>✓ What people say in the training stays in the training</li> <li>✓ Respect what everyone says</li> <li>✓ Listen to who talks</li> <li>✓ <i>Noken kros pait</i></li> <li>✓ Both men and women need to share their point of view</li> <li>✓ Attend all training days</li> <li>✓ Start on time</li> <li>✓ Turn off mobile phones</li> </ul> <p>At the end, go through each of the rules again and ask everyone if they agree to follow the rule. <i>Yupela wanbel o nogat?</i> It is a good idea to also agree on an action or sound which will remind everyone of the rules. For example, explain that when you ask a question you will flap one of your arms if a man answers, but you will only flap both of your arms if a woman also answers. Then when everyone sees you with only one arm flying, they are reminded that women also need to share their point of view.</p> <div>  <p>It is also a good idea to set up a <b>word watch</b> butcher paper. This is where anyone at any time can write down words or things that they don't understand (or they can get a friend to write it down for them). When you get a chance, go over what participants have written down <i>long kliarim ol</i>.</p> </div> |
|   |   |
| 7 | <p>Explain that in some parts of PNG husbands can have more than one wife. In some parts of the world, a wife can have more than one husband. <i>Kain kain kastom i stap.</i></p> <p>In this training, we are looking at how a family can achieve its goals. The best way for this to happen is if the husband and wife are a 'team'. <i>Em nau yumi lukim pinis.</i></p>   |
| 7 | <div>  <p><b>Quick question for discussion</b></p> <p>Is it harder for a husband and wife to be a 'team' if the husband has more than one wife (or the wife has more than one husband)?</p> </div> <div>  </div>  |
| 7 | <p><i>Luk olsem</i> it is much harder for a husband and wife to be a 'team' if the husband has more than one wife (or if the wife has more than one husband). <i>Pisin emi hevi tru. Hat long flai.</i> It will crash to the ground in a pile of feathers and bones. <i>Tru a!</i></p> <p><i>Sindaun wok long senis.</i> Married couples that can work together as a 'team' are more successful. And their children also become more successful because their daughters are more likely to learn to fly and their sons are more likely to help their own wife and daughters fly. And this means your children's children will also fly.</p> <p><b>If you are a 'team' married couple you are starting something big for your family.</b></p>  |

|          |  |
|----------|--|
| <p>7</p> |  <p><b>Activity</b><br/>Ask the participants to think about what a husband with more than one wife can do so that he and his wives are a 'team'? How can the husband and all his wives have their eyes open? How can they all hold hands <i>sapot sapot</i>? How can they all fly? <i>Askim ol long troimwe sampela tingting.</i></p>   |
| <p>8</p> |  <p>Remind everyone of what they have already learned so far. It is easier for married couples to follow a road if they both have their eyes open, if they are holding hands <i>sapot sapot</i>, and if they can both fly.</p> <p>Another thing that makes it easier to follow the road (and stay on the road) is if the husband and wife agree on the road they need to follow. What is the destination? Agreeing on the destination (and how to get there) is called planning.</p> <p><i>Tok stret na tok klia</i> many families in PNG don't plan what they want to do together. <i>Papa</i> knows what he wants to do. <i>Mama</i> knows she wants to do. <i>Big boi na big gel</i> also have dreams. If the whole family comes <u>together</u> and agrees on which roads to follow <u>together</u>, you are more likely to achieve your family's dreams.</p> <p><b>If <i>tupela marit</i> (and the rest of the family) don't plan together, <i>bai yu pundaun long rot nogat kam kamap.</i></b></p> |
| <p>8</p> |  <p><b>Activity</b><br/>Explain that you now want each married couple to sit together and think about what their dreams are. <i>Glasim gut sindaun bilong femili.</i> What do they want for their family that they don't have now? <i>Wanem driaman?</i> What ideas? If the married couple has brought their older children, then they should participate <i>ol tu ol igat driaman bilong ol.</i> On a butcher paper (or paper) ask each married couple to write down their dreams. If either the husband or the wife finds it hard to read and write, then ask them to draw a little picture for each dream. Draw the example below on butcher paper <i>na putim long ples klia</i> to show everyone an example:</p>   |



**BEFORE THEY START** remind everyone that **the kumul needs two wings to fly**. *Planti papa flai pinis. Tasol planti mama painim hat.* Women (and girls) do not have the same choices and opportunities to fly. They get held back. We need to help women (and girls) to fly. When you think about your family's goals, think about what you can do to help women (and girls) fly.

**BEFORE THEY START** remind everyone that **not all dreams are big things**. Dreams can be small things too. Things that don't cost much money. In fact, small things can be the biggest goals of all. Going to church more or trying to work more together with your husband or wife or spending more time with your children. Dreams that don't cost much money are the easiest to achieve. *Tingim.*

**BEFORE THEY START** remind each married couple to **be a 'team' married couple**. When they are discussing their dreams, they need to try hard to listen to what the other person says. Listening is more than being quiet. It means that you have to try and *understand* what the other person has said.

You can disagree. But when you disagree, don't stop listening and start telling. Never say "*harim tok*". This makes you the "*harim tok*" married couple. Instead, be the 'team' married couple. Teams say "we" not "I". Teams say "*yumi*" not "*mi*". Be a team.

Give each married couple plenty of time to talk and discuss and *listen*.

When they have finished coming up with their family's goals, ask each married couple to stand up and explain their family's goals.



Explain that their family goals are not finished. *Ino yet.*

9

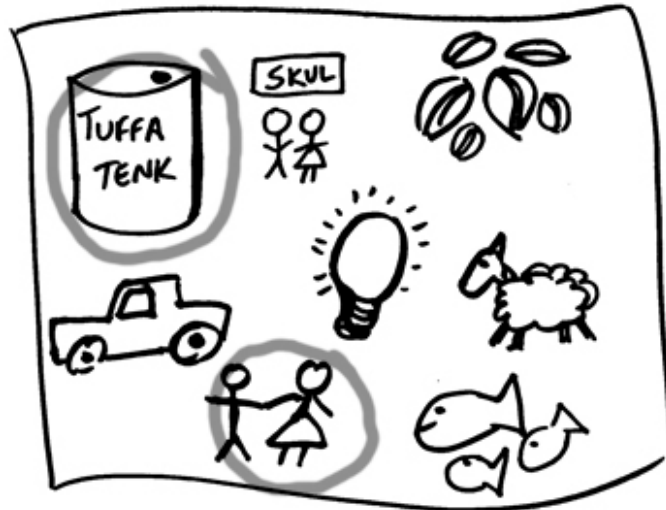
You know the roads you want to follow. But it helps to know which roads are more important to follow first, and which roads you can follow *bihain*. You need to *skelim* which goals *wok long go pas*.



## Activity

Ask each married couple to sit together again and think about the different family goals that they included on their butcher paper. There might be lots of goals. *Em orait*. But it is important to agree on what goals are the most important, and what goals could be done later.

Ask each married couple to circle TWO goals that are most important. *Luk olsem tupela prut we yutupela marit laik kaikai pas*. Use the example that you showed them in the last activity and circle two goals that are most important. *Kain olsem*:



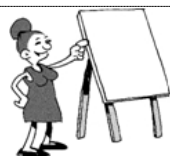
**BEFORE THEY START** remind each married couple to **be a 'team' married couple**. You can disagree. But when you disagree, don't stop listening and start telling. Never say "harim tok". This makes you the "harim tok" married couple. Instead, be the 'team' married couple. Teams say "we" not "I". Teams say "yumi" not "mi". Be a team.



Explain that their family goals are not finished. *Ino yet*.

You know the roads you want to follow. Your goals. You know which two goals *wok long go pas*. Now you need to sit down and cost out the two goals that *wok long go pas* so that you have a fair idea of what it will take to achieve each dream.

Having a fair idea doesn't mean you need to go to town and get quotations. *Maski em hat*. But having a fair idea also doesn't mean you just *gespai nating*. Having a fair idea means that you have to sit down with your husband or wife and try your best to estimate (best guess) what it is going to cost to achieve each goal.



## Presentation

Show everyone a good way to cost out a goal. Use the example of the goal of building a new garden fence (*luk olsem pik save go insait long gaden na bagarapim gaden*). Prepare on the board or butcher paper the example in the trainer's box (below) and then go through how you costed out the goal.

When you go through how you costed out the goal, go through the following steps one-by-one. After each step, show everyone how you did this step in the example.



Starting by writing the goal (or drawing the picture) at the top of the paper.



On the left side list down *ol wanwan* **WOK** long wokim long inapim dispela driaman. Tingim gut ol wok na hap wok. Noken abrus. Listim igo daun.



Next, *bilong wanwan wok tingim gut* **HUSAT** bai mekim wanwan wok



Next *bilong wanwan wok tingim gut* **WANEM OL SAMTING** yupela bai nidim long mekim wok. Na sapos igat kost raitim igo daun.



Finally, *adim* **KOST** bilong olgeta wok na totalim kost.

On the board or butcher paper draw the following example of how to cost out a goal:

| Family goal: Improve fence around garden |                 |   |      |
|--|-----------------|---|------|
| WOK                                      | HUSAT           | WANEM OL SAMTING  | KOST |
| 1. Kisim tok orait long papa graun       | Papa            | Gaden kaikai na wanpela kakaruk long wokim mumu (Gaden kaikai nogat kos tasol bai yumi nidim K30 long baim kakaruk) | K30  |
| 2. Kisim diwai na kanda                  | Papa<br>Big gel | Diwai na kanda mipela gat pinis   | Ko   |
| 3. Hinge and nails for two gates         | Big boi         | K40 for Papa to go to town<br>Packet nails K10<br>Hinge x 4 = K30   | K80  |
| 4. Wok dei                               | Mama            | Drinking water and fruit <i>bilong strongim bel</i>   | Ko   |
| TOTAL                                    |                 |   | K110 |

10



## Activity

Ask each married couple to sit together again and cost out one of their two goals that *wok long go pas*. Give them some butcher paper. Tell them to ask for help from you (or from other married couples) if they need it.



**BEFORE THEY START** remind each married couple to **be a 'team' married couple**. You can disagree. But when you disagree, don't stop listening and start telling. Never say "harim tok". This makes you the "harim tok" married couple. Instead, be the 'team' married couple. Teams say "we" not "I". Teams say "yumi" not "mi". Be a team.

At the end, ask each married couple to present what they came up with. Ask everyone to contribute ideas or suggestion to improve what they have done. Make the point that what each married couple has come up with is a work plan. *Bikpela samting*. This is the sort of plan you should develop before you do any work. It always helps to plan.

*Tok save* some married couples who find it hard to read and write, or to count, may have difficulty doing this. Don't forget to encourage couples who find it hard to get help. At the end, what they need to know is roughly what it will cost to achieve one of their top two family goals. An estimate. Best guess.



11



## Quick question for discussion

Was it helpful to come up with your family goals with your husband or wife?

11

Hopefully *tupela marit luksave* that it helped them to come up with their family goals together. Remind everyone of the 'team' married couple. Both the husband and the wife have their eyes open, and are holding hands *sapot sapot*, and both are flying. Ask a married couple to stand up and perform being a 'team' married couple so everyone keeps the picture in their mind.



And remind everyone that to be a 'team' married couple, you need to listen to what the other person says. Listening is more than being quiet. It means that you have to try and *understand* what the other person has said. You can disagree. But when you disagree, don't stop listening and start telling. Never say "*harim tok*". This makes you the "*harim tok*" married couple. Instead, be the 'team' married couple. Teams say "we" not "I". Teams say "*yumi*" not "*mi*". Be a team.



Day one is finished. Remind everyone what they did today. We learned:

- The training is for husbands and wives (and youth)
- The best way to help your family is to be a 'team' married couple
- Your family needs a shared dream. Come up with family goals together.

12

If everyone in the family comes up with their family goals together then you are more likely to achieve your family's dreams.

Close the day by thanking participants for their contributions. Ask if there are any more questions or concerns. And confirm the topic, time, and place of the next training day.

Explain that in the next training day we are going to look at how a family should grow.



**HOMEWORK.** Finally, tell everyone that there is homework. For homework each married couple will need to cost out their second family goal. Even better, tell them to cost out all of their family goals. If you have a goal, it is always better if you know roughly what something will cost and to have a work plan. If necessary, give out butcher paper and markers (or paper and pens) to help married couples to do it.

Tell everyone to look after their family goals (and the work plan for the two goals that *wok long go pas*). Explain that they will need it again later in the training *olsem na tokim ol noken boilim na kaikai, noken putim long liklik opis, noken tainim smuk. Putim gut.* And when the training is finished, encourage *tupela marit* to put their family goals on the wall at home. It will remind them of their dreams.

**Suggest that married couples put their family goals on the wall at home. It will remind them of their dreams.**

Don't forget it is better if the next training day is not tomorrow. People need a rest. And they have lots of other responsibilities. And it gives them time to do the homework.



## DAY TWO HOW A FAMILY SHOULD GROW







# HOW A FAMILY SHOULD GROW

DAY  
TWO

5 hours

**Materials** Picture of fruit tree (or uproot a small bush) (step 3). Poster showing Charles and Marilyn's family spending plan (step 3). Family goals poster from day one (step 6).

- Key learning**
- A family should grow like a healthy fruit tree
  - To grow like a healthy fruit tree, you need a family spending plan
  - A married couple should do their family spending plan together

|   |   |
|---|---|
| 1 | <p>Welcome everyone to day two. Say a prayer. Explain that today we are going to look at how a family should grow each year like a healthy fruit tree. <i>Ino olsem tasol wankain</i>. Point to the training outline on the wall to help everyone stay on track.</p>  <p>And remind everyone of the rules that they came up with on day one of the training.</p>   |
| 1 |  <p><b>Activity</b></p> <p>Explain that before we begin it is important to do revision. <i>Nogut ol samting yumi lainim pinis igo lus olgeta. Kirapim bek tingting</i>. This activity is called 'review ball'. Ask everyone to stand in a circle. Ask everyone to think of one question that they can ask about what everyone has learned so far in the training. Give everyone time.</p>  <p>Then start. Start yourself. Start by throwing the ball to someone. When they catch it, ask them your question about what everyone has learned so far in the training. For example, what did the elephant story teach us or what is a 'team' married couple? Give people time to answer. If they can't then see if someone else can help. This is revision not a test. Next, ask the person who now has the ball to throw it to a new person and then ask their question. Continue doing this until everyone has had a go or there are no more questions. Use the revision to remind everyone of the key learning so far. To do this you might need to paraphrase their questions or answers.</p> |
| 2 |  <p><b>Quick question for discussion</b></p> <p>What is a spending plan?</p>   |
| 2 | <p>A spending plan is a plan for how you are going to spend your money. Normally you plan how to spend your money over a year. This is called an 'annual' ("<i>anuwel</i>") spending plan. Annual means 'every year'. <i>Tok inglis igat kain kain</i>.</p> <p>By day five of this training, you will know how to make an annual family spending plan. And on day five, we will look at how your family can follow its annual spending plan <i>long mekim wanpela wan yia wokabout</i>. Point to the training outline on the wall.</p> <p>Explain that today we will look at a <i>tok piksa</i> to help you understand how a family should grow each year.</p>  |



## WANPELA TOK PIKSA PASTAIM.....

Explain to everyone that a family should grow each year like a healthy fruit tree. Each year, money should flow through a family in the same way the *gris* flows through a healthy fruit tree. *Ino olsem tasol wankain*. Draw the fruit tree on the right on butcher paper and point to it (or uproot a small bush and show everyone).



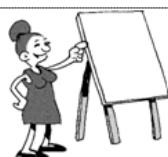
*Ol rut pastaim. Ol rut bilong prut diwai save grisim diwai*. The roots of a family *save grisim femili*. You need money to grow your family each year. There are two ways a family gets *gris* to use in a year – income and savings.

**3** **Income** is new money coming in each year. *Moni i kam insait. Niupela gris*. This might be money from your cocoa block or money from coffee or galip nut or bride price payment or a table market or PMV or a loan (*dinau*) or renting a car. *Kain kain*.

**Savings** is money that you already have. Money you have saved. *Olpela gris*. Savings is not income because it is not new money coming in. *Tingim*. If you put your savings in the bank, then each year the amount of savings you have available to use is called 'carry-over balance'. *Tok benk em olsem*.

A healthy fruit tree needs strong roots. A healthy family also needs strong roots. *Gris*.

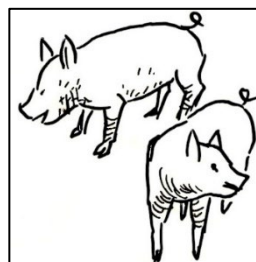
## Roots = gris



### Presentation

Tell everyone about Charles and Marilyn. They are a married couple with two children, Mary and Ora. They live in the Eastern Highlands. They get new money each year (income) from their coffee and *maket kaikai* business and from *kastom* (from bride price or *het pei* or contributions or compensation *o kain olsem*). *Niupela gris*. Charles and Marilyn also get *gris* each year from savings. *Olpela gris*. The savings they have in their bank account is their carry-over balance.

**3**

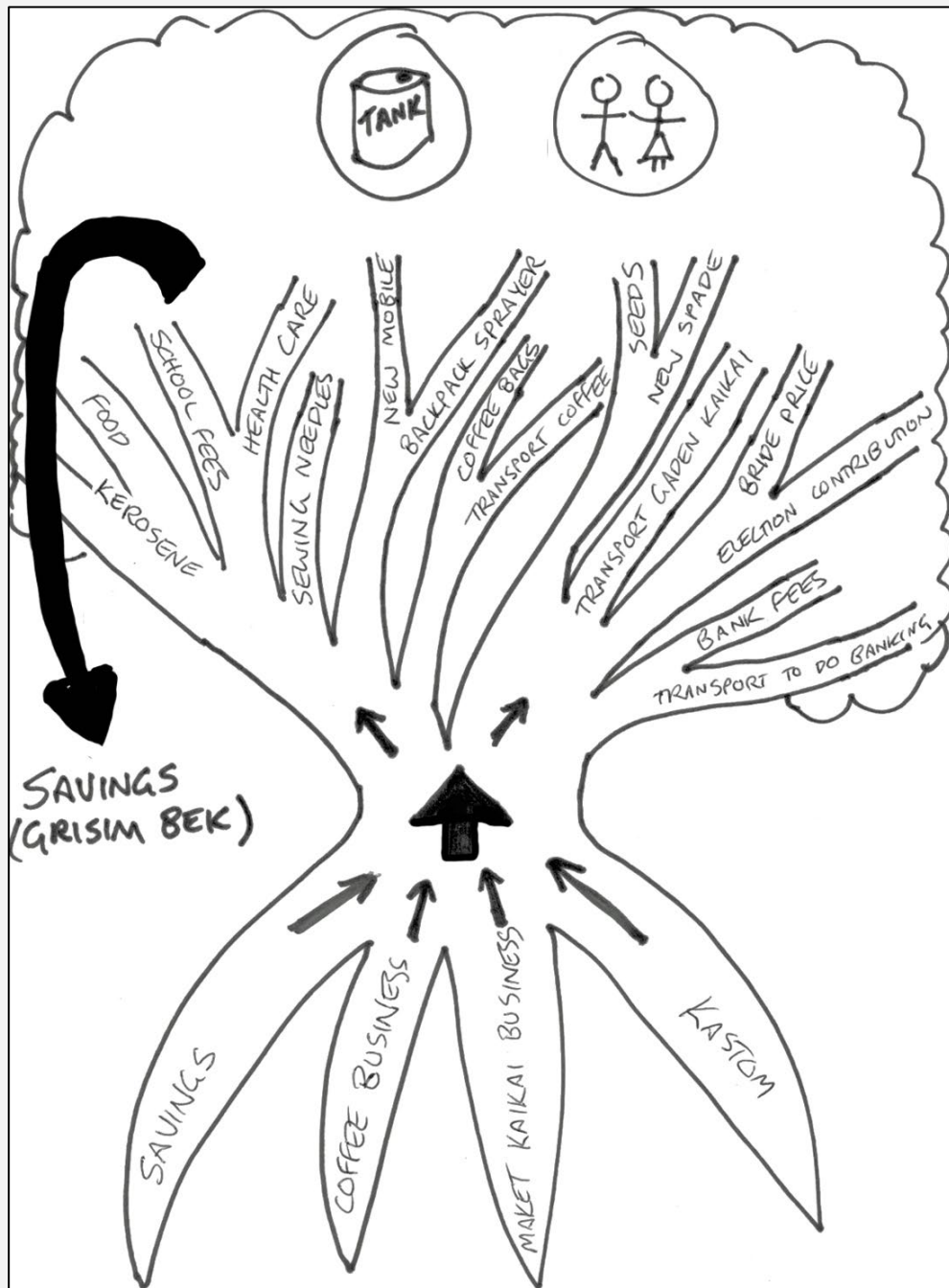
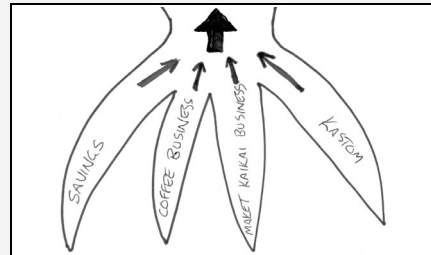





Put the butcher paper showing the roots of Charles and Marilyn's family on the wall so everyone can see. Four roots. Savings. Coffee business. *Maket kaikai* business. *Kastom*.

# HOW A FAMILY SHOULD GROW

DAY TWO

Draw the picture below on a poster and fold it so you reveal the roots first (on the right). Do not draw the savings (*grisim bek*) arrow yet (draw it on the poster in step 4). Even better, draw the picture below on three sheets of butcher paper (roots, branches, fruit) and join them together when you explain each part.



|   |   |  |
|---|---|--|
| 4 |  <b>Quick question for discussion</b><br>What does a healthy fruit tree do with the <i>gris</i> it gets from its roots?  |  |
|   | <p>Wanem <i>gris</i> rut <i>givim em bilong karim prut. Tru a!</i></p> <h2>Nogat!</h2> <p>Everyone will probably nod and agree but then say strongly (and loudly) "<b>NOGAT!</b>" Surprise them.</p> <p>If a fruit tree puts all its strength into carrying fruit, it will die. A fruit tree needs to <i>strongim bek em yet pastaim</i> so that it will have the strength to carry fruit later.</p> <p><i>Tingim mama igat bebi. Sapos mama ino strongim bek em yet pastaim wantaim gutpela kaikai bai nogat susu long givim bebi. Tingim ka.</i> You need to maintain your car, so it is fit to be on the road. And you need to set money aside to cover running costs like petrol and repairs and a new driver's licence. If you don't maintain your car and cover your running costs, then you won't have a car for long. <i>Tru a!</i></p> <p><b>Bikpela tok.</b> When your family plans how to spend your money each year, the first thing to do is use your <i>gris</i> to <i>strongim bek femili pastaim</i>. Not for fruit. <i>Ino yet.</i></p>  |  |
| 4 |  <b>Quick question for discussion</b><br>What are the sorts of things you need to spend money on each year to <i>strongim bek</i> your family? <i>Luk olsem</i> your family's annual costs?  | <p>Remember the TOT. You learned about how to do brainstorming. You can get the participants to brainstorm this question. <i>Yu yet.</i></p> |
| 4 | <p>To <i>stongim bek femili</i> each year you have costs. Costs <i>save pinism gris bilong femili</i>.</p> <p>You need to pay for things each year. Every year. For example, project fees for school, <i>marasin</i>, maintenance on your house, kerosene for your lantern, flex for phones, a new bush knife for your coffee block, notebook and pens, batteries for clocks, <i>buai</i> to sell at your table market, clothes for the children, <i>kastom</i> obligations, PMV <i>long igo ikam. Kain kain. Kain kain nogut tru.</i></p> <p>In <i>tok moni</i> all of the things that you need to buy each year to <i>strongim bek femili</i> are called 'expenses'. When your family plans how to spend money each year, the first thing to do is use your <i>gris</i> to pay for your expenses. Not for fruit. <i>Ino yet.</i></p> <h2>Branches = expenses</h2>   |  |



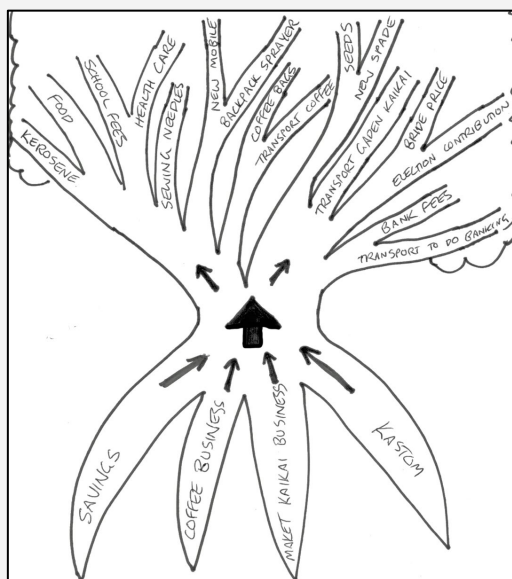
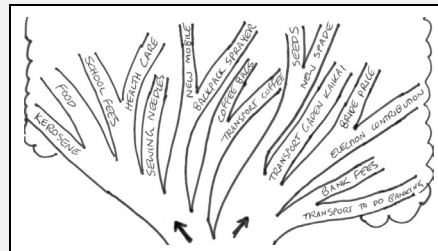


## Presentation

Remind everyone about Charles and Marilyn. They are a married couple with two children, Mary and Ora. They live in the Eastern Highlands.

Remind everyone of the roots of Charles and Marilyn's family. *Gris*. Now point out the branches. Expenses. *Luk olsem* lots of branches.

Reveal the branches of Charles and Marilyn's family tree (on the right). Or if you have drawn the family tree on three sheets of butcher paper (roots, branches, fruit) now join the branches to the roots. By the end everyone should understand the roots and branches of Charles and Marilyn's family tree (below).



4



When your family plans how to spend money each year, the first thing to do is use your *gris* to pay for your expenses. Not for fruit.

Once you have paid for your expenses, the leftover *gris* is for fruit? *Tru a!*

## Nogat!

Everyone will probably nod and agree but then say strongly (and loudly) **"NOGAT!"** Surprise them.

Before you *lukluk long prut* you need to make savings. If you want your family to keep growing like a healthy fruit tree you must *putim gris igo bek long graun bilong narapela yia bihain*. Savings becomes your savings root for next year (your carry-over balance). *Grisim bek pastaim. Tingim.*

5



Always try and make sure you have the same or more savings leftover at the end of the year. Grow your savings. *Putim gris igo bek gen long graun em olsem yu putim moni igo long benk. Tingim.*



If your carry-over balance root grows deeper each year, then each year your family becomes stronger. Deep roots are strong roots.



## Grisim bek = savings

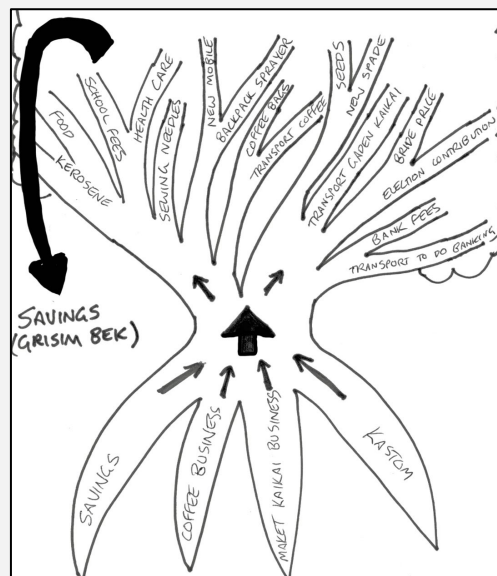
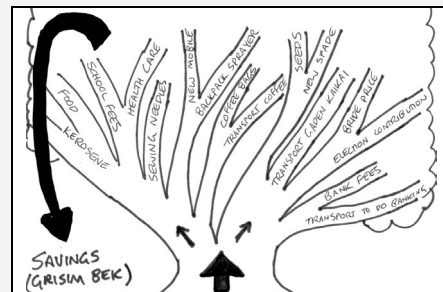


### Presentation

Remind everyone about Charles and Merilyn. They are a married couple with two children, Mary and Otis. They live in the Eastern Highlands.

Remind everyone of the roots of Charles and Merilyn's family. *Gris*. And remind everyone of the branches. Expenses. Now draw the savings arrow on the tree to show everyone that you need to make savings. *Grisim bek*.

Draw the savings arrow on the family tree and write "savings (*grisim bek*)". Explain that to grow their family like a healthy fruit tree, Charles and Merilyn need to put back the same or more *gris* for next year's family tree. By the end everyone should understand the roots and branches and savings (*grisim bek*) of Charles and Merilyn's family tree (below).



When your family plans how to spend money each year, the first thing to do is use your *gris* to pay for your expenses. And once you have paid for your expenses, the leftover *gris* is to *grisim bek pastaim*. Make savings for next year.

Once you have made savings, the leftover *gris* is for fruit? *Tru a!*

Everyone will be unsure. You tricked them before. But then say strongly (and loudly) "**EM TASOL!**"

## Em tasol!

6

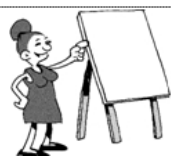
After you *strongim bek na grisim bek*, the leftover *gris* is for fruit. Finally. *Tasol prut ino bilong kaikai nating. Nogat tru*. The leftover *gris* is for achieving your family goals.

Remind everyone that this is what they did together on day one of the training. They identified their family goals together – and they worked out roughly what each of their top two goals would cost (best guess).



After you *strongim bek na grisim bek*, the leftover money is for achieving your family's goals. Dreams. *Em ol prut we yupela laik kaikai long en*.

## Fruit = the family's goals



### Presentation

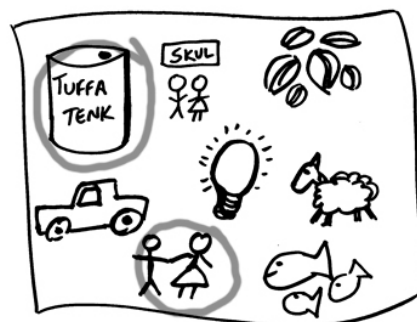
Remind everyone about Charles and Marilyn. They are a married couple with two children, Mary and Otis. They live in the Eastern Highlands.

Remind everyone of the roots of Charles and Marilyn's family. *Gris*. And remind everyone of the branches. Expenses. And remind everyone of the need to make savings for next year's family tree. *Grisim bek pastaim*.

Now point to the family goals poster from day one (on the right). Tell everyone that these family goals are Charles and Marilyn's fruit. This is the *prut we ol laik kaikai long en*.

6

But which family goals their family tree *bai karim* each year depends on how much *gris* is leftover after they pay for their expenses and make savings.

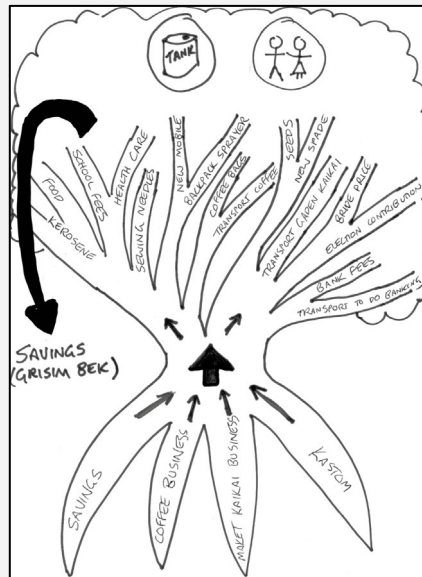


Next, tell everyone that Charles and Marilyn costed out their family goals (just like each married couple did on day one). Then Charles and Marilyn worked out which goals they had enough leftover *gris* for and they included these goals in their family tree.

Finally point to the fruit in Charles and Marilyn's family tree.

Tell everyone that this picture (the family tree) is how a family should spend its money each year. This picture shows how a family should grow each year like a health fruit tree.

## DAY TWO



Does a fruit tree *karim wankain* every year?

A family grows in the same way. When you start to grow like a healthy fruit tree it will take a few years before you *stat long kaikai prut*.

Some years you won't have enough leftover *gris* for your family goals. *Nogat samting*. *Bungim* the leftover *gris* as extra savings. If you do this, then next year you will have more *gris* – and you should have more *gris* leftover for your family goals. *Tingim*.

*Tok stret na tok klia* you won't have enough *gris* leftover every year to achieve your family goals. You might have to save for a few years to achieve a goal. But goals that don't cost much money will be easier to achieve. Don't forget, small things are big things too. In fact, small things can be the biggest goals. Going to church more or trying to work more together with your husband or wife or spending more time with your children. Dreams that don't cost much money are easier to achieve. *Tingim*.



## Activity

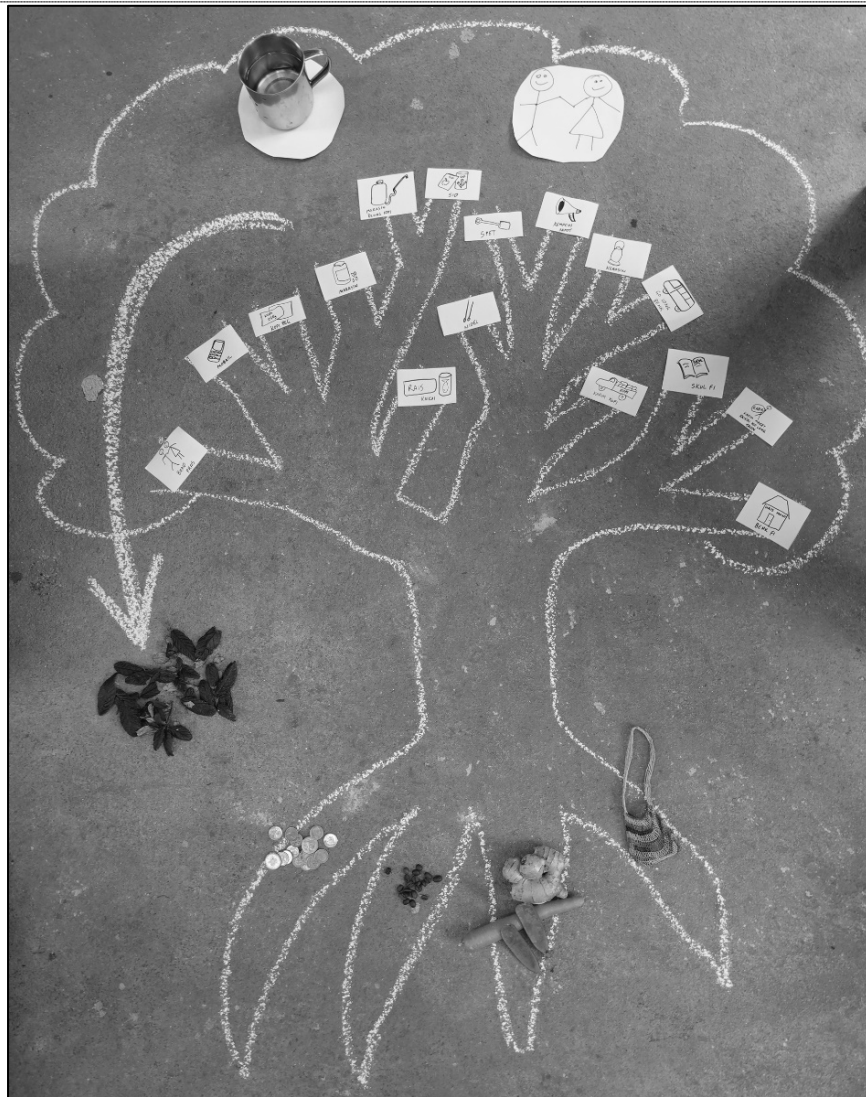
Time to put it all together. Take everyone to a clear space. *Wanpela gutpela hap*. Ask everyone together to make Charles and Marilyn's annual spending plan on the ground. Get them to draw it on concrete with chalk or use a stick on the ground or use *bilum rop* or *wait san*. Doing this makes it easier for everyone to participate. And get them to include objects to represent the roots and branches and savings and fruit of Charles and Marilyn's spending plan. As they do this, explain again to everyone how a family should grow each year like a healthy fruit tree. Put it all together. *Ol bai kisim gut tru*.



8

**BEFORE THEY START** remind everyone to encourage participation. Don't forget, to have the full story you need everyone's point of view (remember the elephant). And encourage everyone to practice good listening. Listening is more than being quiet. It means that you have to try and *understand* what the other person has said.





A family should grow each year like a healthy fruit tree.

**Roots = gris**  
**Branches = expenses**  
**Grisim bek = savings**  
**Fruit = the family's goals**

Each year you need *gris*. *Niupela gris* (income) and *olpela gris* (savings).



The first thing to do with your *gris* is pay for your expenses.




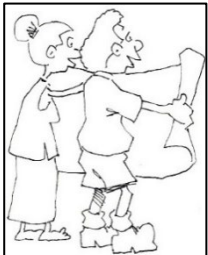






Then make savings. *Grisim bek bilong narapela yia bihain*. Grow your savings.



Then whatever is leftover is for your goals. Fruit.



|   |   |
|---|---|
|   |   |
| 8 |  <b>Quick question for discussion</b><br>What happens if a tree grows too quickly?   |
| 8 | <p>A family should not try and grow too quickly. <i>Malomalo diwai save gro hariap tasol em save pundaun hariap. Strongpela diwai save gro isi isi tasol em save stap longpela taim.</i></p> <p><b>Malomalo diwai save gro hariap tasol em save pundaun hariap<br/>Strongpela diwai save gro isi isi tasol em save stap longpela taim</b></p>   |
|   |    |
| 9 |  <p><b>Activity</b><br/>           Now it is time for each married couple to have a go at coming up with their own family's spending plan. Give them butcher paper and markers. Ask each married couple to do a family spending plan for next year <b>(January to December)</b>. This means it will be an 'annual' spending plan.</p> <p>Tell them not to worry about numbers yet. How much <i>gris</i> they will get from the roots or what expenses cost <i>o kain olsem</i>. Tell everyone that we will include numbers as we go through the rest of the training. By day five, each married couple will have worked out how much <i>gris</i> they should get from their roots, what their expenses should be, how much savings they can make, and how much <i>gris</i> should be leftover for family goals.</p> <p>Explain that they can use words or pictures or a mix. <i>Laik bilong tupela marit.</i></p> <p>Ask them to think about how they will get <i>gris</i> next year. Roots. Ask them to think about what their expenses will be next year. Branches. <i>Luk olsem planti brans na hap brans.</i></p> <p>Then they need to include savings. Tell them to draw an arrow going back down to the ground. <i>Grisim bek femili bilong narapela yia bihain.</i></p> <p>Then include fruit.</p> <p>Remind everyone that we will start to include numbers as we go through the rest of the training. Because we haven't included numbers they won't know how much money will be leftover yet after they <i>strongim bek na grisim bek</i>. Just ask each married couple to put one or two family goals into the <i>kru</i> of the family spending plan <i>long soim tasol</i>.</p>  <p>At the end ask each married couple to present their family's annual spending plan. Explain that as we go through the rest of this training we will work together to improve your annual spending plan. And on day five, we will look at how your family can follow its annual spending plan <i>long mekim wanpela wan yia wokabaut</i>.</p> |
|   |   |

|   |   |
|---|---|
| 9   | <p>A family should grow each year like a healthy fruit tree. <i>Em nau yumi lukim pinis.</i></p> <p>Tell everyone that it is not easy. Definitely. <i>Nogut mipela giamanim yupela.</i> It is not easy because it is hard to have enough <i>gris</i> to pay for your expenses and to make savings and to have enough leftover <i>gris</i> for your family goals. Tell everyone that on the next training day we will start looking at what you can do to have enough <i>gris</i>.</p> <p>A goal for everyone family should be to grow each year like a healthy fruit tree. It might seem like a goal that <i>stap longwe tumas</i>. But tell everyone that every step your family takes towards growing like a healthy fruit tree, the stronger your family will become.</p>  |
|    |   |
| 10  | <p> <b>Quick question for discussion</b></p> <p>Will it be easier to grow your family like a healthy fruit tree if <i>tupela marit</i> work together?</p>  |
| 10  | <p>Hopefully <i>tupela marit luksave</i> that it helped them to do their family's annual spending plan together. Maybe <i>papa</i> did not know some of the family expenses that <i>mama</i> knew about. Maybe <i>mama</i> did not know some of the income sources that <i>papa</i> knew about?</p> <p>Remind everyone of the married couple that were standing side-by-side, with their eyes open, holding hands <i>sapot sapot</i>, and flying. Ask a married couple to stand up and perform being a 'team' married couple so that everyone keeps the picture in their mind.</p> <p>And remind everyone that to be a 'team' married couple, you need to listen to what the other person says. Listening is more than being quiet. It means that you have to try and <i>understand</i> what the other person has said.</p> <p>You can disagree. But when you disagree, don't stop listening and start telling. Never say "<i>harim tok</i>". This makes you the "<i>harim tok</i>" married couple. Instead, be the 'team' married couple. Teams say "we" not "I". Teams say "<i>yumi</i>" not "<i>mi</i>". Be a team.</p>  |
|  |   |
| 11  | <p>Day two is finished. Remind everyone what they did today. Today we learned how a family should grow. We learned:</p> <ul style="list-style-type: none"> <li>• A family should grow like a healthy fruit tree</li> <li>• To grow like a healthy fruit tree, you need a family spending plan</li> <li>• A married couple should do their family spending plan together</li> </ul> <p>Doing a family spending plan is about trying to get control of your life. <i>Luk olsem planti femili wok long ron</i> out of control. It is hard to get control. The closer your family gets to growing like a healthy fruit tree the more you will have control.</p> <p><b>Ask married couples to bring their family spending plan to the next training day.</b></p>   |

Close the day by thanking participants for their contributions. Ask if there are any more questions or concerns. And confirm the topic, time, and place of the next training day.

Explain that in the next training day we are going to start looking at what you can do to have enough *gris* for your family's goals.

**HOMEWORK.** Finally, tell everyone that there is homework. Each married couple needs to think hard about what their expenses are each year. Today they started. *Brukim bus tasol*. At home, sit down with your husband or wife (and the rest of the family) and try and list down all the expense your have for next year. *Brukim tingting*.



**Las tok.** *Salim tupela marit igo long haus wantaim wanpela liklik kaikai bilong tingting.*

Explain that a family should grow each year like a healthy fruit tree. Definitely. But a family business or a *grup long ples* should also grow each year like a healthy fruit tree.

- A business should also grow each year like a healthy fruit tree. A business calls its roots 'income streams' or 'revenue'. A business also needs a 'savings' root. *Gris*
- A business has expenses. Branches. There are expenses to produce what they sell. There are expenses to run the business. There are maintenance expenses. *Yu save.*
- A business needs to make savings. *Grisim bek bilong narapela yia bihain.*
- A business has fruit. Business goals. Grow the business or find new income streams.
- A *grup long ples* should also grow each year like a healthy fruit tree. A *grup long ples* calls its roots 'income' and 'savings'. They might get income from fundraising or memberships fees or a business. *Gris.*
- A *grup long ples* has expenses. Branches. *Wankain. Yu save.*
- A *grup long ples* needs to make savings. *Grisim bek bilong narapela yia bihain.*
- A *grup long ples* has fruit. Organisations say 'vision' and 'missions' instead of goals, and then they come up with priorities to achieve their missions. *Wankain. Yu save.*

12

Each year you need *gris*. *Niupela gris* (income) and *olpela gris* (savings).



The first thing to do with your *gris* is pay for your expenses.



Then make savings. *Grisim bek bilong narapela yia bihain*. Grow your savings.



Then whatever is leftover is for your goals. Fruit.





**Las tok gen.** There is one thing you can do to have a healthy body and a healthy family at the same time. Don't waste money on store food if you can grow your own food.

It is crazy to waste money on store food if you can grow it yourself. It is even crazier if you grow your own food and then sell all of it to buy store food. *Long long stret.*

It is crazy to waste money on store food if you can grow it yourself for two big reasons:

13

1

**It costs less to grow your own food.** It is hard to get enough money each year to pay for your expenses. On the next training day, we will look at how hard it is for most families to pay for their expenses. *Hat tru.* Don't waste your precious *gris* on store food if you don't really need it.

2

**It is healthier to grow your own food.** Store food is not as healthy. Most store food has too much sugar, salt, fat, and chemicals. They put lots of sugar, salt, fat, and chemicals in store food because they know that *swit bilong en bai winim mipela*. But it is very unhealthy for our bodies. It is killing us. Overweight. Tooth decay. High blood pressure. Cancer. Diabetes. Heart attack. Kidney disease. *Kain kain.*

13



## Quick question for discussion

What store food do you buy that you don't really need to buy?

13

Explain to everyone that if they want to learn more about what food they can grow themselves, and how it is healthier, then they can talk to a *didiman* from FPDA (Fresh Produce Development Agency) or DAL (Department of Agriculture and Livestock).

It is crazy to waste money on store food if you can grow it yourself. It is even crazier if you grow your own food and then sell all of it all to buy store food. *Long long stret.*

If you grow your own food instead of buying store food, then *yu wok long strongim bodi na femili long sem taim.*

**If you grow your own food instead of buying store food  
yu wok long strongim bodi na femili long sem taim**

Make the effort to find out the contact details of the local FPDA or DAL office so you can give their contact details to everyone. If you are happy to help, then offer to contact FPDA or DAL to find out what support they can provide.

**DAY THREE  
DON'T WASTE YOUR  
FAMILY MONEY**



5 hours

## Materials

Charles and Marilyn's family spending plan from day two (step 2). 18 cards showing Charles and Marilyn's expenses (step 3). Loan repayment expense card (step 12). Redraw Charles and Marilyn's family spending plan (step 14).

## Key learning

- The difference between needs and wants
- Important expenses are the costs to keep getting *gris* from your roots
- Important expenses are family costs
- Make sure your expenses are needs not wants

Welcome everyone to day three. Say a prayer. Explain that today we are going to start looking at what you can do to have enough *gris* for your family's goals. Point to the training outline on the wall to help everyone stay on track.

And remind everyone of the rules that they came up with on day one of the training.



## Activity

Explain that before we begin it is important to do revision.

*Nogut ol samting yumi lainim pinis igo lus olgeta. Kirapim bek tingting.* This activity is called 'review ball'. Ask everyone

to stand in a circle. Ask everyone to think of one question that they can ask about what everyone has learned so far in the training. Give everyone time.



Then start. Start yourself. Start by throwing the ball to someone. When they catch it, ask them your question about what everyone has learned so far in the training. For example, what did the elephant story teach us or what are the roots of a family spending plan? Give people time to answer. If they can't then see if someone else can help. This is revision not a test. Next, ask the person who now has the ball to throw it to a new person and then ask their question. Continue doing this until everyone has had a go or there are no more questions. Use the revision to remind everyone of the key learning so far. To do this you might need to paraphrase their questions or answers.

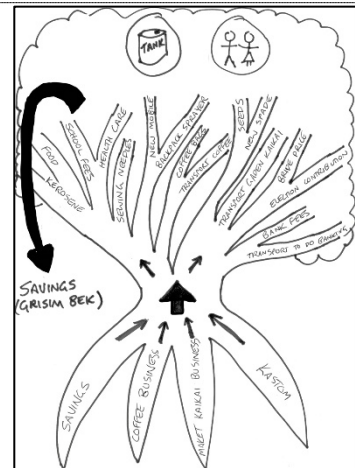









2

2



|   |  |
|---|--|
| 3 | <p>Explain that we will start by looking at how to cut down your expenses. Don't waste <i>gris</i>.</p> <p>We always want more <i>gris</i> – but in fact many families in PNG have enough <i>gris</i> already. The problem is they waste it. <i>Ol no save lukautim moni gut. Tru a!</i></p> <div data-bbox="255 392 1401 530"> <div>1</div> <div> <b>Don't waste <i>gris</i>. Cut down your expenses.</b><br/> <b>PRUNE YOUR BRANCHES</b> </div> <div></div> </div> <p>To <i>stongim bek femili</i> each year you have costs. You need to pay for things each year. For example, project fees for school, <i>marasin</i>, maintenance on your house, kerosene for your lantern, flex for phones, a new bush knife for your coffee block, notebook and pens, batteries for clocks, <i>buai</i> to sell at your table market, clothes for the children, <i>kastom</i> obligations, PMV <i>long igo ikam. Kain kain. Kain kain nogut tru.</i></p> <p>Remind everyone that in a family spending plan, all of the things that you need to spend money on each year are called expenses. <i>Em nau yumi lukim pinis.</i></p> |
| 3 | <div data-bbox="255 918 367 1019"></div> <div> <b>Quick question for discussion</b><br/>           Are some expenses that families spend money on a waste of <i>gris</i>? Which expenses are a waste of <i>gris</i>? <i>Kolim kolim. Troimwe tingting.</i> </div> <div data-bbox="1013 918 1401 1086"> <p>Don't forget to make sure that both men and women have their voices heard</p> </div>   |
| 3 | <p>Explain that those expenses that members of our family can't do without are called NEEDS. <i>Ol samting we yumi mas igat. Ol samting we yumi nidim stret.</i></p> <p>And those expenses that members of our family can do without are called WANTS. <i>Ol saming we em bai gutpela tasol luk olsem trutru yumi no nidim.</i></p> <p><b>NEEDS. Ol samting we yumi mas igat. Ol samting we yumi nidim stret.</b><br/> <b>WANTS. Ol saming we em bai gutpela tasol luk olsem trutru yumi no nidim.</b></p>   |
| 3 | <div data-bbox="255 1512 414 1702"></div> <div> <b>Activity</b><br/>           In this activity, we are going to look at which household expenses are NEEDS and which household expenses are WANTS. Tell everyone that you have drawn 18 of Charles and Marilyn's expenses on cards. Show everyone each of the 18 cards and explain each card.         </div> <div data-bbox="263 1747 1396 2027"> <p>The 18 costs that you need to draw on separate cards (or paper) are drawn for you at the back of this handbook. Copy them or be your own artist. Also write down what each expense is on the cards <i>long mekim klia</i>. Make sure you prepare this in advance. These costs are the 16 expenses from Charles and Marilyn's family spending plan for next year, and 2 extra expenses (<i>bia smuk, stail sanglas</i>) which Charles and Marilyn decided not to include in their family spending plan for next year (hopefully everyone will know why).</p> </div>  |

Next, find an open space and spread out the expenses on the ground.

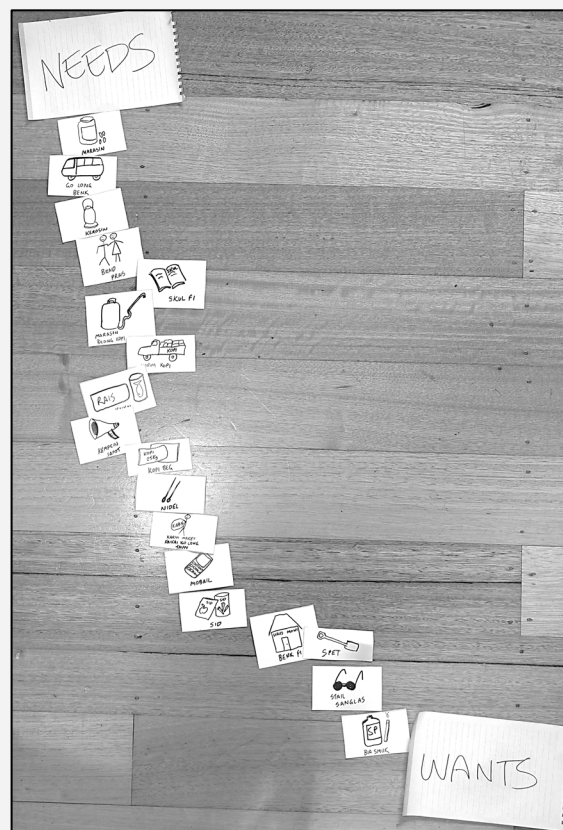
Next, write NEED (or 'nid') on a piece of paper and place this on one side of the space, and then write WANT (or 'laik') on another piece of paper and put this on the other side.


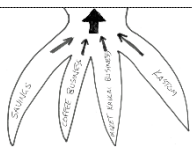


Next, ask everyone to work together to rank the expenses. *Skelim*. Ask them to put the most important expenses closer to the NEED piece of paper and the less important expenses closer to the WANT piece of paper. Look at the photo below to get the idea.

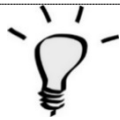
**BEFORE THEY START** remind everyone of the elephant. You need to encourage everyone to share their point of view if you want the full story. Women know things men don't know. Men know things women don't know. Together it is the full story.

**BEFORE THEY START** remind everyone that listening is more than being quiet. It means that you have to try and *understand* what the other person has said. You can disagree. Disagreement is normal. But when you disagree, don't stop listening and start telling.

At the end leave the expenses where they are because everyone will need to look at how they have ranked the expenses again (and re-arrange them) later in the day.



|   |  |
|---|--|
| 4   | <p>Tell everyone that we are now going to look at how to prune out expenses that waste your family's <i>gris</i>. To do this you need to include the most important NEEDS first.</p> <p>Explain that expenses to include first are the costs to <i>strongim bek ol rut</i>. If you don't <i>strongim bek ol rut</i> so you keep getting <i>gris</i> next year, you won't be able to keep growing your family like a healthy fruit tree. <i>Gris bai pinis. Tingim.</i></p> <p><b>EXPENSES TO INCLUDE FIRST</b><br/> <b>are the costs to strongim bek ol rut</b><br/> <b>so you keep getting gris next year</b> !</p>   |
| 4   | <div>  <p><b>Quick question for discussion</b><br/>           What roots do Charles and Marilyn need to <i>strongim bek</i> so that they keep getting <i>gris</i> next year?</p> </div> <div> <p>Point to the business income and <i>kastom</i> income and savings root on Charles and Marilyn's family spending plan</p> </div>  |
| 4   | <p>Most families get income each year from a family business and from <i>kastom</i>. <i>Niupela gris</i>. And most families also get <i>gris</i> each year from savings. <i>Olpela gris</i>.</p>  <p>Explain to everyone that the expenses to <i>strongim bek</i> each of these roots are expenses to include first in your family spending plan. But make sure each expense is a <i>tru tru</i> need and not a want.</p>  |
|  |  |
| 5   | <p><i>Tingim</i> family business.</p> <p>If you want to keep getting <i>gris</i> from your business, then the costs for your business need to be included first in your family spending plan (but make sure each business expense is a <i>tru tru</i> need and not a want).</p>  |
| 5   | <div>  <p><b>Activity</b><br/>           Ask everyone to look again at how they ranked Charles and Marilyn's expenses. Remind everyone that Charles and Marilyn have two businesses – (1) coffee and (2) <i>maket kaikai</i>. Ask everyone to look at how they ranked Charles and Marilyn's business expenses. Did they rank them as NEEDS or WANTS? Next, ask everyone to check if each of Charles and Marilyn's business expenses is a <i>tru tru</i> need and not a want. If everyone wants to change how they ranked Charles and Marilyn's expenses, then give them time to do it.</p> </div> <div> <p><i>Luk olsem</i> Charles and Marilyn's coffee business expenses are a new backpack sprayer, coffee bags, and transport coffee to town. Their <i>maket kaikai</i> expenses are seeds, new spade, and transport fruit and vegetables to market. <i>Luk olsem</i> these are all needs.</p> </div> |



Because there can be lots of costs for a business, it is a good idea to group the expenses into one branch. 'Coffee business costs' branch *o kain olsem*. And then just keep a separate list of all the expenses for your coffee business.

5

Point to the poster showing Charles and Marilyn's family spending plan. Point to their expenses for their coffee business (coffee bags, a new backpack sprayer, transport coffee to town) and explain that when you draw your own family spending plan it is easier if you group all of your business costs *for each business* into one branch. 'Coffee business costs' or 'Galip nut business costs' *o kain olsem*.



If you get *gris* from *kastom* - bride price or *het pei* or contributions or compensation *o kain olsem* - then you also need to *strongim bek* your *kastom* root.

If you want to keep getting *gris* from *kastom* next year, then the costs for *wok kastom* are expenses to include first in your family spending plan (but make sure each *kastom* expense is a *tru tru* need and not a want).








You might not help your *wantoks* just so that they help you in return - you help your *wantoks* because you are part of the community. But it helps to think of the *gris* you give to help your *wantoks* as expenses when you do your family spending plan.

The problem is, it is very hard to control your *kastom* expenses. *Ol wantok save pinisim gris hariap tru. Nogut yu hat wok nating nogat gris bilong femili. Tasol nogut yu givim beksait long ol wantok em tu bai bagarapim femili. Luk olsem hat.*


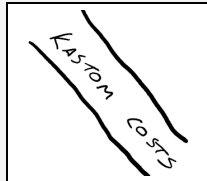






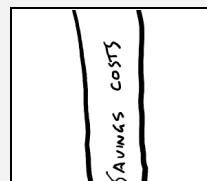
6





|   |   |
|---|---|
| 6 |  <b>Quick question for discussion</b><br>What can you do so that your <i>wantoks</i> don't <i>pinisim gris hariap tru</i> ?  |
| 6 | <p>Explain that there is no easy answer. <i>Sori tru</i>. But there are some things you can try to do so that your <i>wantoks</i> don't <i>pinisim gris hariap tru</i>.</p> <div data-bbox="256 450 1401 607">  <p>Say "not yet". Sit down with your <i>wantoks</i> and explain how a family needs to grow like a healthy fruit tree. Explain that you need to <i>sanap gut pastaim</i>. Explain that if you grow your family like a healthy fruit tree then there will be more <i>gris</i> to help <i>wantoks</i> in the future. <i>Tasol ino yet sanap gut pastaim</i>.</p> </div> <div data-bbox="256 629 1401 786">  <p>You can include an amount for contributions as an expense (in your '<i>kastom costs</i>' branch). <i>Saisim</i>. Then when the money you have budgeted is finished that's it. Tell your <i>wantoks</i> that <i>sapos yu givim yet femili bai bagarap nogat gris long givim long narapela yia bihain</i>.</p> </div> <div data-bbox="256 808 1401 1010">  <p>You could include an amount for your <i>wantoks</i> to <i>dinau</i> as an expense (in your '<i>kastom costs</i>' branch). <i>Saisim</i>. Then when the money that you have budgeted is finished that's it. Tell your <i>wantoks</i> that there is no more until someone pays back the <i>dinau</i>. <i>Mekim olsem sapos yu nogat gris long givim ino asua bilong yu emi asua bilong husat ino bekim yet dinau bilong en</i>.</p> </div> <div data-bbox="256 1032 1401 1547">  <p>Look for work that needs to be done (maintenance <i>o kain olsem</i>), then ask <i>wantoks</i> who are asking for <i>gris</i> (or to use your assets which is the same thing) to do the work that needs to be done first. For example, if a <i>wantok</i> wants to borrow your generator, then get them to fix the <i>kunai</i> on your toilet first. This means you don't need to spend <i>gris</i> on fixing your toilet so you can instead give this <i>gris</i> to a <i>wantok</i>.</p> <div data-bbox="400 1301 1385 1541"> <p>An 'asset' is anything that your family already owns. A hammer or house or generator <i>o kain olsem</i>. If you let your <i>wantoks</i> use your assets <i>long laik</i> it is the same thing as giving them <i>gris</i>. It will end up costing you <i>gris</i> because (1) you won't have your asset when you need it, or (2) you will need to repair it, or (3) you will need to replace it with a new asset sooner than you expected.</p> </div> </div> <div data-bbox="256 1570 1401 1675">  <p>Ask <i>wantoks</i> who are asking for <i>gris</i> (or to use your assets) to give you <i>kaikai</i> or something else that is equivalent to what they are asking for.</p> </div> |
| 6 |  <b>Activity</b><br>We have just looked at five ideas for what you can do so that <i>wantoks</i> don't <i>pinisim gris hariap tru</i> . Ask each married couple to join with another married couple to make a small group. Give each small group one of the ideas and ask them to develop a play (role play) to demonstrate the idea. Tell them that if they have their own idea for what a family can do so that their <i>wantoks</i> don't <i>pinisim gris hariap tru</i> , then they can do a role play for that idea instead. At the end, invite each group of married couples to perform their role-play.   |



|   |  |
|---|--|
|   |  <p>Because there can be lots of costs for <i>wok kastom</i>, it is a good idea to group the expenses into one branch. '<i>Kastom costs</i>' branch o <i>kain olsem</i>. And then just keep a separate list of all the expenses for <i>kastom</i>. <i>Mekim isi</i>.</p>  |
| 6 | <p>Point to the poster showing Charles and Merilyn's family spending plan. Point to their expenses for <i>wok kastom</i> (bride price contribution, election contribution) and explain that when you draw your own family spending plan it is easier if you group all of your <i>kastom</i> costs into one branch. Call it '<i>kastom costs</i>' or '<i>wantok costs</i>' o <i>kain olsem</i>.</p>    |
|   |   |
| 7 | <p>Remind everyone that the expenses to <i>strongim bek</i> your roots are expenses to include first in your family spending plan – so that you keep getting <i>gris</i> next year.</p> <p>We have looked at expenses to make sure you keep getting income from a business and from <i>kastom</i>. <i>Niupela gris</i>.</p> <p>But you also get <i>gris</i> each year from your savings root. <i>Olpela gris</i>.</p>   <p>There are normally costs to make sure you keep getting <i>gris</i> from your savings root. These costs also need to be included first in your family spending plan. For example, bank fees, PMV to go to town, <i>kaikai long rot, na ol kain samting olsem</i>. But make sure each business expense is a <i>tru tru</i> need and not a want. <i>Em nau yupela klia pinis</i></p>  <p>Emphasise that although there are normally not many expenses to make sure you keep getting <i>gris</i> from your savings root, it is very important to not forget them.</p> |
| 7 |  <p><b>Quick question for discussion</b></p> <p>Are any of Charles and Merilyn's expenses a cost to make sure they keep getting <i>gris</i> from their savings root?</p>  |
| 7 |  <p>It is easier to group the costs for your savings root into one branch. '<i>Savings costs</i>' branch or '<i>bank costs</i>' branch o <i>kain olsem</i>. And then just keep a separate list of all the expenses for your savings. <i>Mekim isi</i>.</p> <p>Point to the poster showing Charles and Merilyn's family spending plan. Point to their expenses for savings (annual bank fee, deposit money in bank) and explain that when you draw your own family spending plan it is easier if you group all of your savings costs into one branch. Call it '<i>savings costs</i>' or '<i>bank costs</i>' o <i>kain olsem</i>. <i>Mekim isi</i>.</p>    |



Remind everyone that expenses to include first in your family spending plan are the costs to *strongim bek ol rut* (so that you keep getting *gris* next year).

Now explain that expenses to include first are also the costs for your family needs. The costs to *strongim bek femili*. Family costs are things like school fees (project fees) and *marasin* and clothes and *kaikai* and maintenance on the house *na ol kain samting olsem*.

8

What is the point of growing your family like a healthy fruit tree if you don't have a family to grow?

But make sure each family cost is a *tru tru* need and not a want. Don't waste your *gris*. But don't prune out all of the family expenses that are WANTS. Life needs to be fun too.



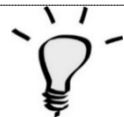
**EXPENSES TO INCLUDE FIRST**  
**are the costs for your family needs. !**  
**The costs to strongim bek femili. ●**



## Activity

8

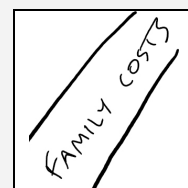
Ask everyone to look again at how they ranked Charles and Marilyn's expenses. Ask everyone which expenses are costs to *strongim bek femili*? Ask everyone to look at how they ranked Charles and Marilyn's family costs. Did they rank them as NEEDS or WANTS? Next, ask everyone to check if each of Charles and Marilyn's family costs are a *tru tru* need and not a want. If everyone wants to change how they ranked Charles and Marilyn's expenses, then give them time to do it. Hopefully, everyone has ranked the 2 expenses that Charles and Marilyn decided not to include in their family spending plan (*bia smuk, stail sanglas*) closer to the WANT.












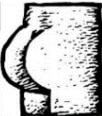
Because there can be lots of family costs, it is a good idea to group the expenses into one branch. 'Family costs' branch or 'household costs' branch o *kain olsem*. And then just keep a separate list of all the family costs. *Mekim isi*.

8

Point to the poster showing Charles and Marilyn's family spending plan. Point to their family costs (kerosene, food, school fees, health care, new mobile phone, sewing needles) and explain that when you draw your own family spending plan it is easier if you group all of your family costs into one branch. Call it 'family costs' or 'household costs' o *kain olsem*.



|   |  |
|---|--|
| 9   | <p><i>Bikpela tok.</i> Don't waste your family's <i>gris</i>. Prune out expenses that waste your <i>gris</i>. To do this you need to include the most important needs first.</p> <p><b>You need to use your <i>gris</i> first to <i>strongim bek ol rut</i> (but make sure each expense is a <i>tru tru</i> need not a want)</b></p> <p><b>You need to use your <i>gris</i> first to <i>strongim bek femili</i> (but make sure each expense is a <i>tru tru</i> need not a want)</b></p> <p> Next, we are going to look at some other things you can do to reduce your expenses (so that you don't waste your money).</p>   |
| 9   | <p> <b>Quick question for discussion</b><br/>What is maintenance?</p>   |
| 9   | <p>Don't forget maintenance costs. The costs to repair or fix what you already have. <i>Stretim bek. Yumi save resis long baim ol niupela samting</i> but it is normally cheaper to look after and maintain what we already have.</p> <p>Doing maintenance saves you money in the long run. It doesn't cost too much to replace a sheet of roofing iron – but if you don't do it and the rain gets in you may end up having to replace your house. <i>Tingim.</i></p> <p>You might not be able to do all the maintenance you need to do in one year. You might need to do a bit each year. But don't always put it off because if you do it will end up costing you more in the end.</p>   |
|  | <p>Explain that another thing you can do to reduce your expenses is to think carefully before buying something new. Some things have 'hidden' costs.</p> <p> You might think it is a good idea to buy a lawnmower. <i>Hat wok long katim gras olsem.</i> But each year the lawnmower will give you new expenses that you need to <i>strongim bek</i>. Petrol and oil and spark plugs and maintenance and transport to town and back to get it fixed and your <i>wantoks</i> will want to borrow it too <i>yu save</i>. <i>Ino long taim lonmoa bai bagarap stap nating. Em save olsem.</i> If you want your family to grow like a healthy fruit tree, maybe it is better to just use a <i>sarip</i>?</p> <p>Don't buy something new if you can't afford to maintain it each year. This is a mistake that the Government often makes. They buy new things, but they can't maintain them.</p> |

|   |  |
|---|--|
| 10  |  <p><b>Activity</b><br/>A family's goal might be to buy a generator. Ask everyone to discuss the real costs of buying a generator. What will it cost you each year if you buy a generator? The point to make to everyone is that a generator is not a bad thing. <i>Ino nogut samting. Gutpela samting.</i> But make sure you can afford it first before you buy it.</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p><i>Luk olsem</i> each year you will need to spend money on fuel and oil. You will need a container for the fuel. <i>PMV long igo ikam. Kaikai long rot.</i> You might need to build a shed for the generator. <i>Wantoks</i> will want to borrow it. People might steal it. When it breaks down you will need to spend money to fix it. If it is a cheap generator, it will probably breakdown. A cheap generator supplies poor power which can <i>bagarap</i> your television.</p> </div>                      |
|    |  |
| 11  |  <p><b>Quick question for discussion</b><br/>What is self-reliance?</p>   |
| 11  | <p>Self-reliance means do more things for yourself with what you already have <i>long ples</i>.</p> <p>If you have to go to town to buy things, then there are all sorts of costs <i>na het pein</i>. You need to pay for the PMV <i>long igo ikam</i>. You need to pay for <i>kaikai long rot</i>. <i>Na sefti long rot? Na husat bai lukautim kakaruk? Kaikain kos. Kain kain het pein.</i></p> <p>It is normally cheaper and easier to use what you have <i>long ples</i>. Make your own furniture. Make your own soap. Make your own clothes. Make your own coffee from your own coffee beans. Grow your own peanuts. You might even start a new business.</p> <p>Before you buy something in town, think about whether you can buy it <i>long ples</i>, and even better think about whether you can make or grow it yourself. Cut down your costs.</p> <p>And it is better if you spend your money <i>long ples</i> anyway. Keep the <i>gris</i> in your community because it is more likely to come back to you in the end. <i>Tingim</i>.</p> |
|  |  |
| 12  | <p>Explain that growing each year like a healthy fruit tree means you achieve your family goals slowly. <i>Strongpela diwai save gro isi isi</i>. Your family spending plan needs to be strong enough <i>long karim prut em yet</i>.</p> <p>It is a temptation to try and achieve your family goals by getting a loan. <i>Dinau</i>. It might seem like a good idea because you can get more <i>gris</i> quickly. It might help you to achieve a family goal more quickly. More fruit.</p> <div style="display: flex; align-items: center; margin-top: 20px;"> <div style="font-size: 4em; font-weight: bold; margin-right: 10px;">BUT</div>  <div style="margin-left: 10px;"> <p>But you have to pay back loans – and you have to pay them back with extra money <i>antap</i>. Paying back a loan always costs much more <i>gris</i> than you loaned at the start.</p> </div> </div>   |

Unless the loan is for a business (and it will help you pay back the extra money *antap*), then getting a loan will waste your *gris*. If the loan won't help you to get more *gris* quickly, then it is better to make savings and grow slowly to achieve your family goals.

**Malomalo diwai save gro hariap tasol em save pundaun hariap  
strongpela diwai save gro isi isi tasol em save stap longpela taim**



### Activity

Charles and Merlyn decided to get a loan to buy a water tank for their house. They included the annual loan repayment as a cost in their 'family costs' branch. Draw the picture below on a card and ask everyone to include it as an expense along with Charles and Merilyn's other expenses.

Is it more a NEED or a WANT? After they have included this expense, ask everyone if they think Charles and Merlyn should have gotten a loan to buy a water tank, or made savings each year to save up for it?

The point to make to everyone is that all decisions are difficult. Clean water is important, but if you won't be able to pay your loan repayment next year (by cutting down costs or finding a way to get more *gris*) then your family won't grow like a healthy fruit tree.

Draw the picture below on a card (or paper) and ask everyone to rank it as a NEED or a WANT along with Charles and Merilyn's other expenses. Where would they rank it?



Never get a new loan to pay back old loans. *Em mak bilong bagarap.*

Explain that all you can do if you are struggling to pay back a loan is cut down costs or find a way to get more *gris* or use some of your savings. Never ever get a new loan to pay back old loans.



And if you are struggling to pay back a loan, talk to the person who has given you the loan and agree on a repayment plan. If you got the loan from a bank, then they will help you find a way to pay back the loan that doesn't involve getting a new loan.

*Bikpela tok.* Only get loans from banks or responsible finance organisations. They will also check to make sure you can really pay back the loan. Loans are not free money.





Explain that *yumi raunim liklik tasol kam bek gen*. Cutting down your costs is the same as having more *gris* - *ino olsem tasol wankain*. To waste less *gris* try the following:



Make sure you get the best price. Go to all the stores first before choosing and always ask for a discount price. See if anyone you know also needs to buy the same thing – then go together and ask for a discount price.



*Igo ikam long taun em save kostim planti moni*. Try and do lots of work in the same trip to town so you don't waste your money.



Make sure your expenses are NEEDS not WANTS.



Look after your assets and control who uses them. *Nogut ol wantok yusim nating em bai pinisim gris hariap tru*.



Maintain your assets as soon as you can. If you wait until everything falls apart it will cost much more to *stretim bek*.



Do things yourself with what you already have *long ples*. And it is better if you spend your money *long ples* anyway. Keep the *gris* in your community because it is more likely to come back to you in the end. *Tingim*.



Buy the best quality you can afford and look after it. Cheap things are made cheaply and break quickly. That is why companies and shops sell cheap things (so you come back and buy them again).



Don't get into debt. Grow slowly instead. *Strongpela diwai save gro isi isi*.



On day two we learned that it is crazy to waste money on store food if you can grow your own food. If you grow your own food, it saves you money and it is healthier. *Luk olsem yu strongim bodi na femili long sem taim*.



You can't cut down your expenses unless *tupela marit* walk together with their eyes open, hold hands *sapot sapot*, and fly with two wings. Be a team.

13

13



## Activity

We have just looked at ideas for how to not waste *gris*. Give each married couple one of the ideas above and ask them to think about how they would explain to another married couple (who are not at the training) how this idea will help them to not waste money. How will they share the idea? At the end invite married couples to share what they would say.







## Activity

Now it is time for each married couple to put it all together. Ask them to look at their own family spending plan again (they did this on day two). By now, each married couple will probably want to do their family spending plan again (because they have just learned how to cut down expenses).

*Olsem na* ask each married couple to sit down together and do their family spending plan for next year again (January to December). When they do their branches, ask them to make sure they include only their most important costs (the costs to *strongim bek ol rut* and their family costs) and to make sure each cost is a *tru tru* need not a want.



14

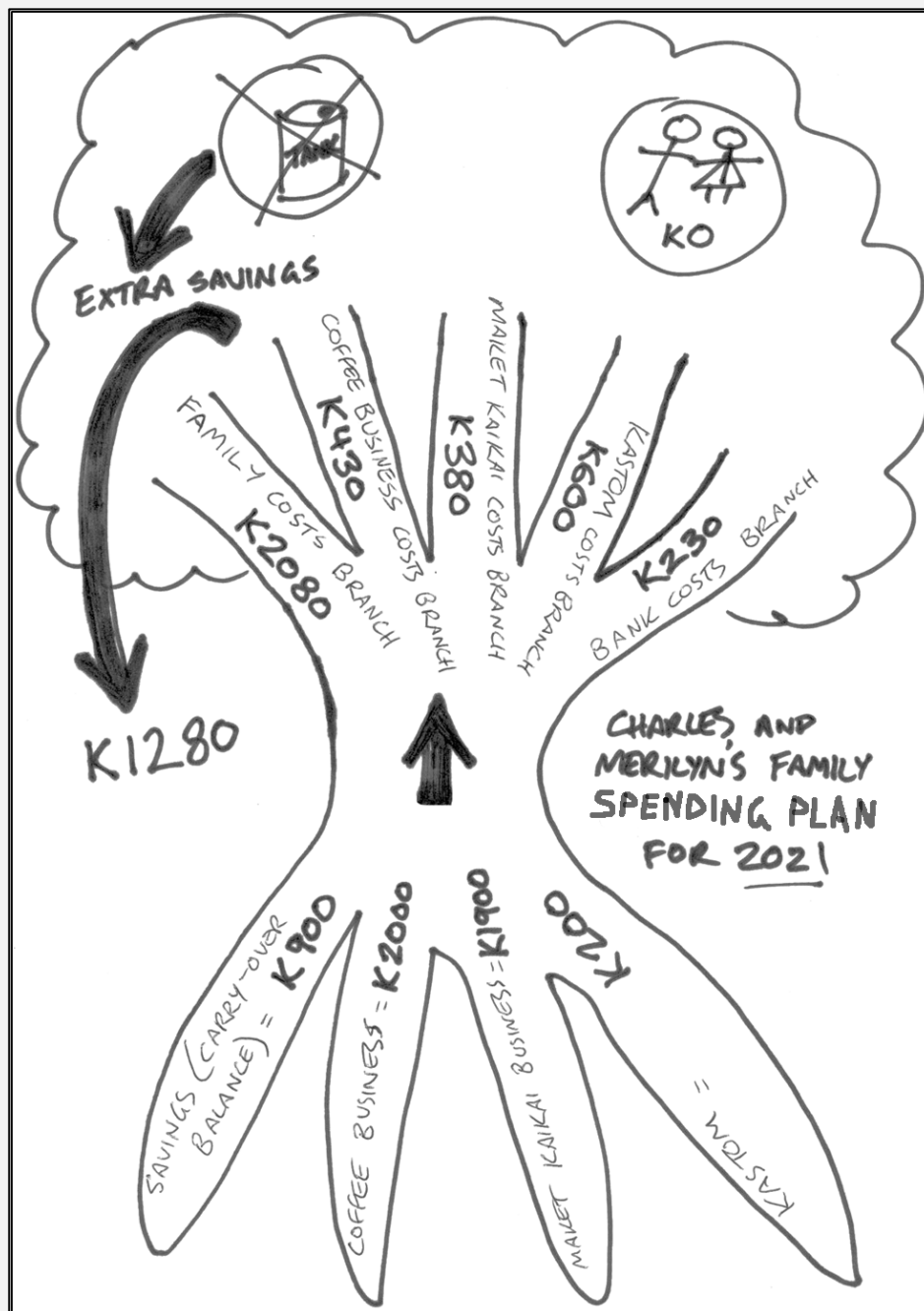
**BEFORE THEY START** tell everyone that you have redrawn Charles and Marilyn's family spending plan (see the trainer's box below). Show everyone how the branches are now grouped. For each root, Charles and Marilyn now have a branch of costs to *strongim bek* that root (for example, 'coffee business' root = 'coffee business costs' branch). And point out that they also have a 'family costs' branch. This is the best way to group your expenses. Tell married couples that when they do their family spending plan again, they should also **group their expenses** this way. A branch for each of their roots, and a 'family costs' branch - but remind them that when they do this, they also need to keep a separate list of each of the expenses in the branch (in an exercise book *o kain olsem*).

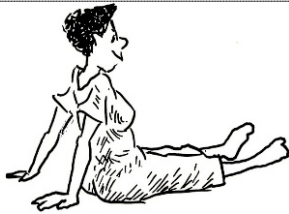
**BEFORE THEY START** point out that Charles and Marilyn's family spending plan now includes the total cost for all of the expenses in each branch. When married couples list down their expenses for each branch, also ask them to **write down the cost** of each expense. Then at the end they need to total the costs for all the expenses in the branch.

**BEFORE THEY START** explain that sometimes it is hard to know which branch an expense belongs in. For example, if you need to go to town to put money in the bank, you will probably also do something for your galip nut business and pay school fees and you might also visit your *tambu* (*tambu em i bikpela samting yu save*). The cost for going to town could go in your 'Galip nut business costs' branch or your 'savings costs' branch or your 'family costs' branch or your '*kastom*' costs branch. The good news is that it doesn't really matter as long as you don't double count the cost. Don't put it in two branches at the same time. The cost to go to town is only one expense. *Tingim*.

**HOMEWORK.** Explain that *luk olsem* they won't finish during today's training. They need to finish for homework. Encourage them to get help if they are not sure of the cost of expenses (of if they are not good with numbers). If you (the trainer) are from the same *ples* then tell them to come and talk to you if they need help. *Yu kaksii pinis.*

Re-draw Charles and Merilyn's family spending plan so that it looks like the picture below. This time, instead of drawing all the expenses as separate branches, group them together like in the example below. And show everyone that you have also included the total cost of the expenses in each branch.





Day three is finished. Remind everyone what they did today.

The more *gris* you have each year for your family spending plan the easier it will be to achieve your family's goals. *Em klia*. There are two ways to have more *gris* each year:

1

**Don't waste *gris*. Cut down your expenses.  
PRUNE YOUR BRANCHES**



and

2

**More *gris*. Add more income or savings.  
NEW ROOTS OR DEEPER ROOTS**



Today we have looked at how to not waste *gris*. Prune your branches. We learned:

- The difference between needs and wants
- Important expenses are the costs to keep getting *gris* from your roots
- Important expenses are family costs
- Make sure your expenses are needs not wants

14

Doing a family spending plan is about trying to get control of your life. *Luk olsem planti famili wok long ron* out of control. It is hard to get control. The closer your family gets to growing like a healthy fruit tree the more you will have control.

Close the day by thanking participants for their contributions. Ask if there are any more questions or concerns. And confirm the topic, time, and place of the next training day.

Explain that in the next training day we will look at ways to grow your root or add a new root. Add more income or savings. More *gris*.

Remind *tupela marit* to finish the branches of their family spending plan for homework. And ask married couples to bring their family spending plan to the next training day.



## DAY FOUR GROW YOUR FAMILY MONEY










5 hours

**Materials** Paper (or post-it notes) and markers (step 9).

**Key learning**

- Grow your savings
- To grow your business work as a 'team' married couple
- Before you start a new business, check it can grow like a healthy fruit tree
- To be a 'team' married couple you need to share the workload

|   |  |   |
|---|--|---|
| 1 | <p>Welcome everyone to day four. Say a prayer.</p> <p>Explain that today we are going to start looking at ways to get more <i>gris</i> from your roots. Grow your family money. Point to the training outline on the wall to help everyone keep track.</p> <p>And remind everyone of the rules that they came up with on day one of the training.</p>  |    |
| 1 | <div data-bbox="252 853 416 1039">  </div> <p><b>Activity</b></p> <p>Explain that before we begin it is important to do revision. <i>Nogut ol samting yumi lainim pinis igo lus olgeta. Kirapim bek tingting.</i> This activity is called 'review ball'. Ask everyone to stand in a circle. Ask everyone to think of one question that they can ask about what everyone has learned so far in the training. Give everyone time.</p> <p>Then start. Start yourself. Start by throwing the ball to someone. When they catch it, ask them your question about what everyone has learned so far in the training. For example, what did the elephant story teach us or how can you waste less <i>gris</i>? Give people time to answer. If they can't then see if someone else can help. This is revision not a test. Next, ask the person who now has the ball to throw it to a new person and then ask their question. Continue doing this until everyone has had a go or there are no more questions. Use the revision to remind everyone of the key learning so far. To do this you might need to paraphrase their questions or answers.</p> |   |
| 1 | <p>The more <i>gris</i> you have each year for your family the easier it will be to achieve your family's goals. <i>Em klia.</i> On the last training day, we looked at how to not waste your family's <i>gris</i>. Prune your branches.</p> <div data-bbox="252 1630 357 1771">  </div> <p><b>Don't waste <i>gris</i>. Cut down your expenses. PRUNE YOUR BRANCHES</b></p> <p>Another way to have more <i>gris</i> is to grow your roots or add a new root.</p> <div data-bbox="252 1883 357 2024">  </div> <p><b>More <i>gris</i>. Add more income or savings. NEW ROOTS OR DEEPER ROOTS</b></p>   | <div data-bbox="1273 1630 1401 1771">  </div> <div data-bbox="1203 1883 1401 2024">  </div> |



Explain that one way to have more *gris* for your family is to grow your savings root. Carry-over-balance. More *olpela gris*.



2



## Quick question for discussion

Why is it good to make savings?

2

Savings helps us to do three things:

1. Savings helps us if there is a *hevi* or prices *go antap* or something goes wrong that you didn't expect. If you have savings you can get through *taim nogut*. If there is a drought (*taim san*) then trees with deep roots survive. Your family will survive *taim nogut* if you have a deep savings root.
2. Savings helps us if there is an opportunity that you didn't expect. *Sans samting*. But be careful to not waste your savings *gris* on *sans nating*. *Skelim gut pastaim*.
3. If you *bungim* savings it will help you achieve your family goals. Fruit.

2

If you need to use your savings to get through *taim nogut* or to take advantage of an opportunity or to achieve a family goal (fruit), then this means you will put less *gris* into the following years family spending plan. This means your family spending plan for the following year will start to grow with less *gris* from your roots. *Tingim*.

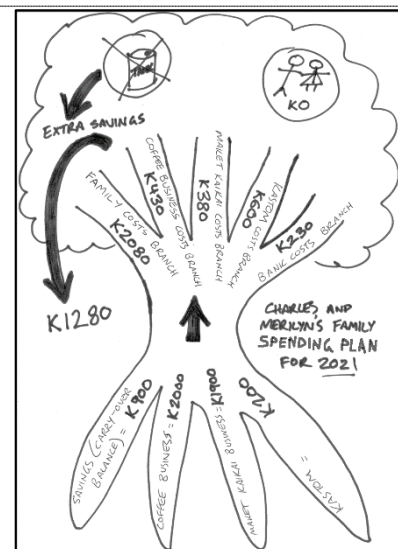


## Activity






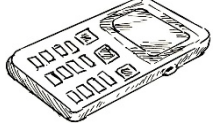
Put Charles and Marilyn's family spending plan on the wall (the one you redrew at the end of the last training day). This is the spending plan that Charles and Marilyn plan to follow in 2021. Unfortunately, during 2021 Charles' sister died in an accident (*sori!*) and they needed to use most of their savings to help her family.

Ask everyone what will happen to Charles and Marilyn's family spending plan for the following year (2022) if they use most of their savings in 2021 to help the family of Charles' sister? The point to make is that their family spending plan for 2022 will have less *gris*.

2





|   |  |
|---|--|
| 2   | <p>Explain that if you need to use your savings to get through <i>taim nogut</i> or to take advantage of an opportunity or to achieve a family goal (fruit), and you put less <i>gris</i> into the following years family spending plan, then to keep growing like a healthy fruit tree, you will need to prune out some expenses (branches) or find ways to get more <i>gris</i> from your roots to make up for the <i>gris</i> that you are not getting from your savings root.</p> <p>If you don't do this you won't be able to build up your savings again in case there is another <i>taim nogut</i> or opportunity to take advantage of or family goal to achieve.</p> <p>You might not be able to replace all of your savings straight away. It might take a few years to build up your savings again. <i>Em orait. Grisim bek.</i></p>   |
|    |  |
| 3   | <p> <b>Quick question for discussion</b><br/>If you have your savings in the bank, will your savings grow?</p>  |
|   |  |
| 3   | <p>Explain that if you have your money in the bank, the bank will grow your savings root for you – but not by much. <i>Tok stret. Nogut mipela giaminim yupela.</i></p> <p>When you put money in the bank, the bank uses it to give loans to other people and businesses. People or businesses who get a loan from a bank have to pay back extra (more than they loaned). The extra <i>antap</i> money is profit for the banks. <i>Win moni</i>. The banks then give a very small amount of this <i>win moni</i> back to the people who put their money in the bank in the first place. This very small amount is called 'interest'.</p> <p>If you put more money in the bank, or if you put your money into an account that you won't touch for five or ten years, then the bank will pay you more interest (because they can use more of your money and use it for longer). But it is very hard for <i>ol lain long ples</i> to put large amounts of money in the bank, or to not touch it for five or ten years.</p>  |
|  |  |
| 4   | <p>Explain that it is still a good idea for <i>ol lain long ples</i> to put their money in the bank. This is because their money will be safe and because it will help them to keep track of their savings and get a loan (if they need one). The other big advantage is mobile money.</p>   |
|   |  |
| 4   | <p> <b>Quick question for discussion</b><br/>What is mobile money?</p>  |
|   |  |
| 4   | <p>Explain that if you have a mobile phone you can now receive and send money between bank accounts, and check how much money you have in your account ("check your balance"). This is called mobile money.</p>  <p>Mobile money doesn't mean you can get real money ('cash') out of your mobile phone.</p>   |

And you still need to go to the bank to put cash in the bank or get cash out of the bank.

But mobile money does mean you can use your mobile phone to pay school fees or send money to family directly from your mobile phone (as long as they also have a bank account). This means you don't need to carry cash around or waste *gris* going to town.

Mobile money also makes it easier to be a 'team' married couple. Married couples can both see on their mobile phone how much money is in their account or whether the school fee has been paid or how much money was paid by the buyer for their coffee or galip nuts. *Olgeta samting stap long ples klia.*



5



## Quick question for discussion

How can you grow your savings root yourself?

You can grow your savings root yourself by adding extra *gris* each year.

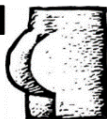
Point to the savings root on Charles and Marilyn's family spending plan. When Charles and Marilyn do their spending plan for the year, it is best if they can plan to put more savings into the bank than they started with. Anything more is good. Grow your savings.

If you can, try and grow your savings by 10% each year. If you think the married couples you are working with will understand the idea of 10% then explain it to them. To do it on a calculator, tell everyone to multiply the amount of savings you started with by 1.1. For example,  $K300 \times 1.1 = K330$ . K330 is the amount of savings you need to make if you want to grow your savings by 10% each year. However, it is okay if *ol lain long ples* just try and have more savings at the end of the year than they started with. *Em inap.*

5

To grow your savings each year you need to cut out more expenses or delay your family goals so you can make extra savings. *Em nau yumi lukim pinis.*

# BUT



But you can also grow your savings each year by getting more income from your roots, and using some of the extra *gris* to make extra savings.

This is what we will look at next – how to get more income. *Niupela gris.* Point to Charles and Marilyn's income roots so that everyone can *hear* what they see you saying. Their income roots are coffee business and *maket kaikai* business and *kastom*.





You can try and get more *gris* from your *kastom* root. *Planti ol save mekim olsem*. Bride price or *het pei* or contributions or compensation o *kain olsem*.



But this is causing a problem for *yumi PNG*. It is getting out of control.

Explain that it helps to think about *kastom* as an income root (and an expenses branch) when you are doing your family spending plan. *Em nau mipela mekim olsem*.

6

But *kastom* is not a business. Don't think of *kastom* as a business. *Kastom* is not a business. *Kastom* is *sapot sapot*. *Kastom gris* is *sefti*.

Don't try to grow your family with *kastom gris*. *Planti ol save mekim olsem*. But this is causing a big problem for *yumi PNG*. *Sindaun wok long bagarap*. *Planti marit oli bisi tasol long painim kastom gris oli no save bisi tumas long groim bisnis gris bilong ol*.

The best way to grow your family (and grow your savings) is with business *gris*.

**Don't try to grow your family with kastom gris**  
**The best way to grow your family is with business gris**



## Quick question for discussion

Are people starting to think of *kastom* as a business? What problems is this causing *yumi PNG*?

6



The best way to grow your family (and grow your savings) is with business *gris*. Most of the *gris* you will use to grow your family like a healthy fruit tree will come from business.

To get more *gris* from business, grow your business root or add a new business root.

7



7



## Quick question for discussion

What are some businesses that families have in this area?

7

One thing you can do to get more *gris* from a family business is to run your business as a 'team' married couple.

Remind everyone of the married couple that were standing side-by-side, with their eyes open, holding hands *sapot sapot*, and flying. Ask a married couple to stand up and perform being a 'team' married couple so everyone keeps the picture in their mind.

If you run your business as a 'team' married couple, you will get more *gris* from your business. Next, we are going to look at why.



7



## Activity

This activity takes a while to complete. It is called a 'fishbowl'. Ask the men to form a large circle. Then ask the women to sit closely together and face each other inside the larger circle of men. Next, explain that you are going to read a story and you would like just the women to answer the questions at the end. You want the men to just listen to what the women are saying. Remind the men that listening is more than being quiet. It means that you have to try and *understand* what the other person has said.



Now, read the following story about Uganda. Uganda is a country in Africa:

Uganda em i wanpela ples long Africa we ol save wok kopi wankain olsem yumi PNG. Moni bilong kopi em i bikpela samting stret long olgeta ples man na ples meri. Tupela marit save hat wok long wok kopi wankain olsem yumi PNG. Tasol ol man tasol save go salim na kisim na bosim kopi moni. Kastom em olsem.



Wanpela senis nau tasol i kamap long Uganda. Nau planti marit oli stat long tok olsem pasin bilong man tasol go salim na kisim na bosim kopi moni ino save strongim sindaun bilong femili. Oli stat long tok olsem moa beta tupela marit wantaim kaikai long en. Oli tok meri tu mas kaikai long en bilong wanem em tu save hat wok long wok kopi. Na oli tok sapos tupela marit wantaim bosim kopi moni ol no save lus tinting long sampela nid bilong femili we papa em no inap save long en. Na tu oli tok kopi bisnis save karim gut na karim moa yet sapos mama tu kaikai long en bilong wanem tupela marit wantaim bai gat gutpela bel long hat wok na skelim tingting na sapot sapot. Ol pikinini tu lukim pasin bilong mama na papa na ol tu ol save hat wok moa long halavim papamama. Em save olsem.

Now, read the **story from Rose**. Rose and her husband Kanunu are coffee farmers in Uganda. Make sure everyone understands that this is a real story.

**Stori bilong Rose:** Bipo man bilong mi Kanunu em ino man bilong skelim tingting na toktok gut wantaim mi long hamas kopi moni emi bin kisim na hau emi bin spendim. Nogat tru. Emi mekim mi bel nogut na tu emi mekim mi les tru long wok kopi bilong wanem mi no save lukim kopi moni na kaikai long en. Dispela as nau na taim long go katim gras long kopi gaden o pikim pikim mi no save bisi tumas.

Laki tru wanpela taim mi na man bilong mi Kanunu mipela bin go kisim wanpela trenin. Dispela trenin i halivim mitupela long luksave olsem mitupela mas kamap olsem wanpela 'tim'. Mipela tupela wantaim mas skelim tingting na toktok gut na tu wanem kaikai kopi karim mipela tupela wantaim mas kaikai long en. Bihain long trenin Kanunu i bin senis. Nau emi man bilong putim long ples klia hamas kopi moni mipela bin kisim na emi save skelim tingting na toktok gut wantaim mi long hau long inapim nid bilong femili wantaim kopi moni bilong mitupela.

Nau mi save hamamas moa long wok kopi. Na tu mi save tok strong long big boi na big gel long sapotim mitupela long mekim wok kopi. Luk olsem olgeta femili mekim wantaim strong bilong ol bilong wanem olgeta femili teistim kaikai bilong en.



Na tu mi save hamamas moa long man bilong mi Kanunu. Mipela save stap gut.

Bipo kopi bilong mitupela bin karim 10 pela bag samting. Tasol nau kopi bilong mitupela save karim 30 bag samting igo antap. Nau sindaun bilong femili i orait liklik. Mipela stat long wokabaut long gutpela rot. Kanunu tu kisim gutpela nem.

Now, ask the **WOMEN** in the middle of the circle the following questions about Rose's story. When you do this, ask the men on the outside to encourage the women to share their point of view. *Autim bel.*



1. What benefits do you get from your family business? ***Yu yet yu save kaikai wanem kaikai long bisnis bilong yutupela?***
2. What would motivate you to work for the family business? ***Wanem samting bai kirapim bel bilong yu long wokim bisnis bilong yutupela?***
3. What skills or knowledge do you need to work for the family business? ***Yu nidim wanem save long wokim bisnis bilong yutupela?***
4. What time do you need to work for the family business? ***Yu nidim moa taim o olsem wanem long wokim bisnis bilong yutupela?***

The point to make is that if someone forces you to do something "harim tok" you do enough to get them off your back. This is motivation from outside. But real motivation comes from inside. *Yu gat bel yu yet yu save hat wok tru long mekim samting kamap. Tupela marit wantaim mas stap olsem papa bilong femili bisnis. Be a 'team'.*

The point to also make is that women often need more skills and more time to help them do more. Even if they are motivated, women need the skills and the time to fly.







## Activity

Now it is time to reverse the 'fishbowl' activity. Ask the women to form a large circle. Then ask the men to sit closely together and face each other inside the larger circle of women. Explain that you are going to read a story and you would like the men to be the ones to answer any questions. You want the women to just listen to what the men are saying. Remind the women that listening is more than being quiet. It means that you have to try and *understand* what the other person has said.



Read the **story from Kanunu**. Make sure everyone understands that this is a real story.

*Stori bilong Kanunu: Bipo mi man bilong bosim olgeta samting. Mi man bilong tok "harim tok". Wanpela taim mi na meri bilong mi Rose mitupela bin go kisim wanpela trenin. Dispela trenin i halivim mitupela long luksave olsem mitupela mas kamap olsem wanpela 'tim'. Mi lainim olsem mi mas skelim tingting na toktok gut wantaim Rose. Mi lainim olsem olgeta kopi moni mi kisim mi mas putim long ples klia. Mi lainim olsem wanem kaikai kopi karim mitupela Rose mas kaikai long en. Mi lainim olsem mi mas skelim tingting na toktok gut wantaim Rose long hau long inapim nid bilong femili wantaim kopi moni bilong mitupela.*

8

*Nau mitupela Rose kamap olsem 'tim' tru. Taim long wok kopi Rose em save hat wok moa na sapot sapot. Big boi na big gel tu oli lukim bel bilong mama na kisim pasin bilong en. Mi save skelim olsem olgeta femili hat wok moa long wok kopi bilong wanem nau ol save teistim kaikai bilong on. Bipo mi tasol mi save teistim.*

*Nau mipela save prunim gut na pikim planti kopi. Mipela save kisim 30 bag moa kopi. Bipo ino olsem. Sindaun bilong femili wok long go orait. Na Rose tu em save hamamas moa long mi.*

*Na tu marit bilong mipela igo swit. Taim Rose go pulimapim wara mi save stap long haus na redim kaikai. Na tu mi no save sindaun tumas long plei kat. Wanwan taim tasol. Nogat mi save halavim meri bilong mi long karim paia na kain kain narapela samting. Bipo ino olsem. Swit moa.*

Now, ask the **MEN** in the middle of the circle the following questions about Kanunu's story. When you do this, ask the women on the outside to encourage the men to share their point of view. *Autim bel.*

1. What can you do to help your wife benefit more from your family business? *Bai yu mekim wanem inap long yutupela kaikai gut long bisnis bilong yutupela.*



2. What can you do so that your wife is motivated herself to work for your family business? *Bai yu mekim wanem inap long meri bilong yu em yet igat bel long wokim bisnis bilong yutupela?*
3. What can you do so that your wife gets the skills or knowledge that she needs to work for the family business? *Bai yu mekim wanem inap long meri bilong yu i kisim wanem save em i nidim long wokim bisnis bilong yutupela?*
4. What can you do so that your wife gets the time she needs to work for the family business? *Bai yu mekim wanem inap long meri bilong yu igat taim long wokim bisnis bilong yutupela?*

The point to make is that if someone forces you to do something "harim tok" you do enough to get them off your back. This is motivation from outside. But real motivation comes from inside. *Yu gat bel yu yet yu save hat wok tru long mekim samting kamap. Tupela marit wantaim mas stap olsem papa bilong femili bisnis.* Be a 'team'.

The point to also make is that women often need more skills and more time to help them do more. Even if they are motivated, women need the skills and the time to fly.



To help men and women fly, both men and women need time to fly.

9

To be a 'team' married couple, men and women need to share the workload. That is what a team does.



## Activity

If the work that men do and the work that women do is shared more equally, then it is easier to be a 'team' married couple. Everyone knows about NEEDS and WANTS already. What we spend time on each day can also be a NEED or a WANT. *Tingim.* Sometimes one married partner spends more time doing what they WANT to do and less time doing what NEEDS to be done – and the other married partner spends more time doing what NEEDS to be done and less time doing what they WANT to do.

9

Ask each married couple to sit together and list down the work NEEDS to be done for the family on a normal day. Then ask each married couple to list down what they both WANT to do on a normal day. Give them paper (or post-it notes) and markers ask them to write or draw the work that NEEDS to be done on separate pieces of paper. Then ask them to write or draw what they both WANT to do on separate pieces of paper.

Next, ask them to try and *skelim* the NEEDS so that both *mama* and *papa* have a fair share. They will need to think about how much time each of the jobs takes and who can do them when they need to be done. The goal is for both *mama* and *papa* to spend about the same amount of time on a normal day doing what NEEDS to be done.

Next, ask them to try and *skelim* their WANTS so that both *mama* and *papa* have an opportunity to do some of what they WANT to do each day.

**BEFORE THEY START** remind everyone that listening is more than being quiet. It means that you have to try and *understand* what the other person has said. You can disagree. Disagreement is normal. But when you disagree, don't stop listening and start telling.

**AT THE END** tell each married couple that what they have done is come up with a plan that will help them to be a 'team' married couple. Suggest to the married couples that they take their NEEDS and WANTS plan home and put it on the wall.



**Suggest that married couples take their NEEDS and WANTS plan home and put it on the wall**

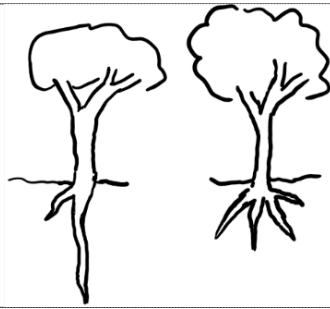


Remind everyone that we are looking at how to get more business *gris* for you family. You can get more *gris* from your family business if it grows like a healthy fruit tree. And you can get more *gris* from your family business if you are a 'team' married couple. *Em nau yumi lukim pinis.*

Explain that the other thing you can do to get more business *gris* is to start another business. Grow another business root.

10

If you grow your business like a healthy fruit tree the root will (slowly) grow deeper and deeper. Deep roots get you through *taim nogut*. And having more than one family business gets you through *taim nogut*. If you depend on only one business, and something changes (the price goes down *o nogat kastoma o kain olsem*) then *luk olsem nogat gris long en*. But if you have another business there is more chance of getting through *taim nogut*. The more roots a tree has the stronger it becomes. *Tingim.*



You could draw these two fruit trees on butcher paper so everyone can see what they *hear* you saying. *Yu yet.*

10



## Quick question for discussion

What are some businesses that families in this area want to try?

10

*Kain kain bisnis.* A table market. Galip nut. Renting a house. Elephant farming (joke). Making *meri blaus*. Becoming a trainer who trains married couples to manage their money. Soap-making. Pigs. *Buai*. Security. *Kain kain nogut tru.*



11



## Quick question for discussion

What questions do you need to ask yourselves before starting a business?

11

If you are thinking of starting a new family business, it is very important to first investigate if it can grow like a healthy fruit tree. Will there be enough income to pay for all of your expenses, and make savings, and have enough *win moni* leftover to make the business worthwhile?



It can take a few years before a new fruit tree *stat long karim*. It might take a few years for a new business to *stat long karim*. How long will it take before you make a profit? How much *win moni* should you get when the business *stat long karim*? Who will your customers be? What are the risks? These are all the sorts of questions you need to ask yourselves before starting a business. *Kain kain wok painimaut.*

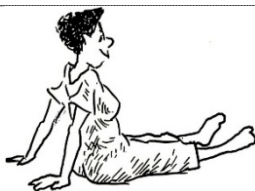
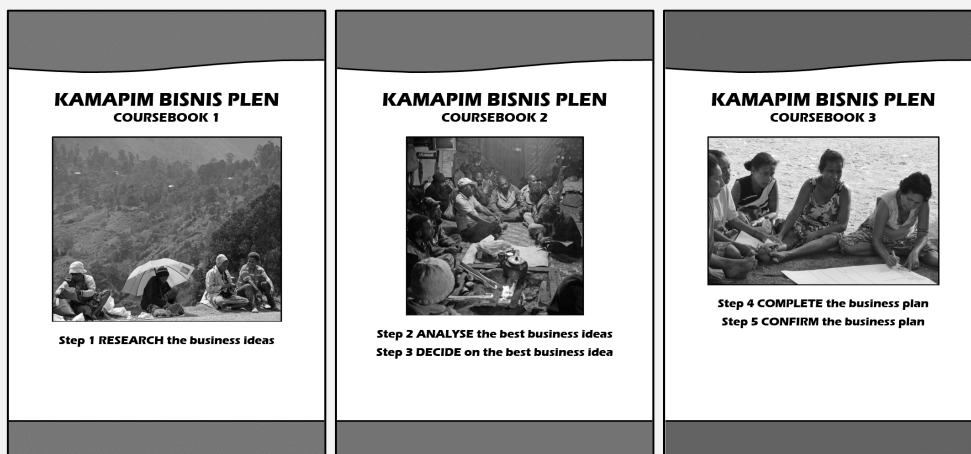
Let's not beat around the bush. It is not easy to start a successful business.



Explain that in this training we don't have time to help you investigate a new business idea. But there is training available that can help you to *glasim gut* whether a business will be able to grow like a healthy fruit tree *na karim kaikai*.

This training also shows you how to complete a business plan. Ask married couples if they are interested in doing this training (you might be able to help them do it).

*Tok save* if you have access to the internet, you can download training to show you (a Community Development Worker) how to help a group or family to develop a business plan. Go to the website [pngcdwstandard.com](http://pngcdwstandard.com). This training will give you the skills and knowledge to help a group or family to develop their business. This training will also show you how to help a group or family to do market research for a new business idea, how to do a business analysis, and how to develop a business plan.



Day four is finished. Remind everyone what they did today.

The more *gris* you have each year for your family the easier it will be to achieve your family's goals. *Em klia*. There are two ways to have more *gris* each year:

12

1

**Don't waste *gris*. Cut down your expenses.  
PRUNE YOUR BRANCHES**



and

2

**More *gris*. Add more income or savings.  
NEW ROOTS OR DEEPER ROOTS**



Today we learned how to get more *gris* from your roots. We learned:

- Grow your savings
- To grow your business work as a 'team' married couple
- Before you start a new business, check it can grow like a healthy fruit tree
- To be a 'team' married couple you need to share the workload

Explain that in the next training day we are going to look at what you can do to follow your family's annual spending plan *long mekim wanpela wan yia wokabaut*.

Close the day by thanking participants for their contributions. Ask if there are any more questions or concerns. And confirm the topic, time, and place of the next training day.

**HOMEWORK.** Finally, tell everyone that there are two things to do for homework.

1

Each married couple has done their family goals, and they have costed out their top-two family goals (day one). They need to bring this information to the final training day. Each married couple should already know what their expenses are for next year and the cost for each expense (day 3). They need to bring this information to the final training day. For homework now, each married couple needs to work out how much *gris* they think they will get from each root next year. How much *olpela gris* (savings) and how much *niupela gris* (income). It can be hard to work this out, but tell each married couple to try their best. Tell them to ask for help from you if they need it. And they need to bring this information to the final training day. *Set gut*.

2

Finally, today married couples tried to *skelim* the work that NEEDS to be done each day so that both the husband and wife have a fair share. And they tried to *skelim* their WANTS so that both husband and wife have an opportunity to do some of the things they WANT to do each day. Ask each married couple to put what they came up with into practice. Try it out. Remind each married couple that on the first day of the training we said that change is important to improve our lives. Change that lasts happens one step at a time. But it requires courage to take the step. Take the challenge.








## **DAY FIVE FOLLOW A FAMILY SPENDING PLAN**



5 hours

**Materials** Tins. Poster with Charles and Marilyn's annual family spending plan (step 4). Try and print copies of handouts 1, 2 and 3 (step 13).

- Key learning**
- How to follow a family spending plan (money garden)
  - How to follow a family spending plan (annual budget)

|   |   |   |
|---|---|---|
| 1 | <p>Welcome everyone to day five. Say a prayer.</p> <p>Explain that today we are going to learn two ways to follow your family's annual spending plan. Point to the training outline on the wall to help everyone keep track.</p> <p>And remind everyone of the rules that they came up with on day one of the training.</p>   |    |
| 1 | <p><b>Activity</b></p> <p>Explain that before we begin it is important to do revision. <i>Nogut ol samting yumi lainim pinis igo lus olgeta. Kirapim bek tingting.</i> This activity is called 'review ball'. Ask everyone to stand in a circle. Ask everyone to think of one question that they can ask about what everyone has learned so far in the training. Give everyone time.</p> <p>Then start. Start yourself. Start by throwing the ball to someone. When they catch it, ask them your question about what everyone has learned so far in the training. For example, what did the elephant story teach us or what is mobile money? Give people time to answer. If they can't then see if someone else can help. This is revision not a test. Next, ask the person who now has the ball to throw it to a new person and then ask their question. Continue doing this until everyone has had a go or there are no more questions. Use the revision to remind everyone of the key learning so far. To do this you might need to paraphrase their questions or answers.</p> |    |
| 1 | <p>Before we begin the final training day, married couples were asked to do homework.</p> <p>Remind married couples that they were asked to try out sharing the workload. They were asked to <i>skelim</i> the work that NEEDS to be done each day so that both the husband and wife have a fair share. And they were asked to <i>skelim</i> their WANTS so that both husband and wife have an opportunity to do some of what they want to do each day.</p> <p>Ask married couples to share what happened when they shared the workload. How was it? Ask them the questions below <i>long kirapim toktok</i>.</p>   |  |

Use the questions below to help married couples talk about their experience of sharing the workload.

- ? What work did you take on?
- ? How did it go? What difficulties did you experience? How did it feel?
- ? What did you find surprising? What did you learn?
- ? Was there any *tok beksait o tok nogut* from others? What can you do about it?
- ? Did you feel *les*? What can you do about it?
- ? What will happen if you continue to swap some roles?



In this training we have learned how a 'team' married couple can work together to grow their family each year like a healthy fruit tree. If you know how to do this then *yu save gut hau long lukautim moni*.

In *tok moni* knowing how to *lukautim moni gut* is called 'financial literacy'.

*Bikpela tok*. It is not just a family that should grow each year like a healthy fruit tree.



A family business should also grow each year like a healthy fruit tree.  
And a *grup long ples*.  
And churches.  
And Community Government.  
And big companies.  
And the Government.

If you know how to *lukautim moni gut* you are taking back control of your life. You are telling your money what you want it to do (instead of wondering where it all went).

2

**Roots = gris**  
**Branches = expenses**  
**Grisim bek = savings**  
**Fruit = the family's goals**

Each year you need *gris*. *Niupela gris* (income) and *olpela gris* (savings).



The first thing to do with your *gris* is pay for your expenses. Needs not wants.



Then make savings. *Grisim bek bilong narapela yia bihain*. Grow your savings.



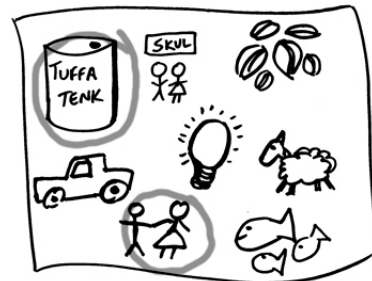
Then whatever is leftover is for your goals. Fruit.



When would be a good time to sit down with your family and do an annual spending plan?

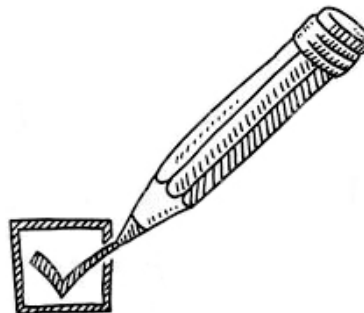
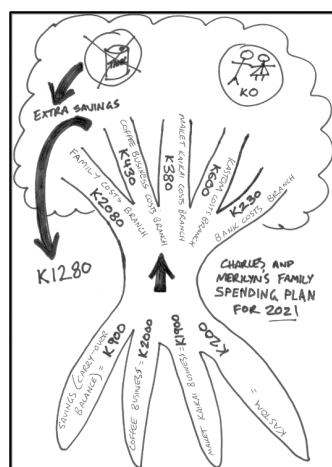
If you do a family spending plan for one year, then at the start of every year, sit down with your family (and a nice cup of tea) and do a family spending plan.

Start by reviewing your family goals. Change them if you want to. Cost-out your top two goals (or even better cost them all). This is the fruit *we yupela laik kaikai long en*.



Then do your family spending plan for the year ahead. Roots. Branches. *Grisim bek. Prut.*

2



Doing a family spending plan gives you a picture of how your family is growing each year. Do you need to prune the branches? Do you need to find a way to get more *gris*? Have you got family goals? Are you making enough savings? *Em soim klia.*

## Doing a family spending plan

soim klia femili wok long gro helti o nogat









## Presentation

Don't forget to prepare the tins you need for this presentation. Put the tins on a table and explain how each tin is a branch that Charles and Merilyn need to *strongim bek* each year. They also have a savings tin, and they have a tin for their family goals (although this year they are putting extra coins into their savings tin so that next year they can afford the water tank *em nau yumi lukim pinis*). And they also have a family fun money tin – life needs to be fun too! These tins are their savings goals. *Luk olsem* the biggest tins are the biggest costs.

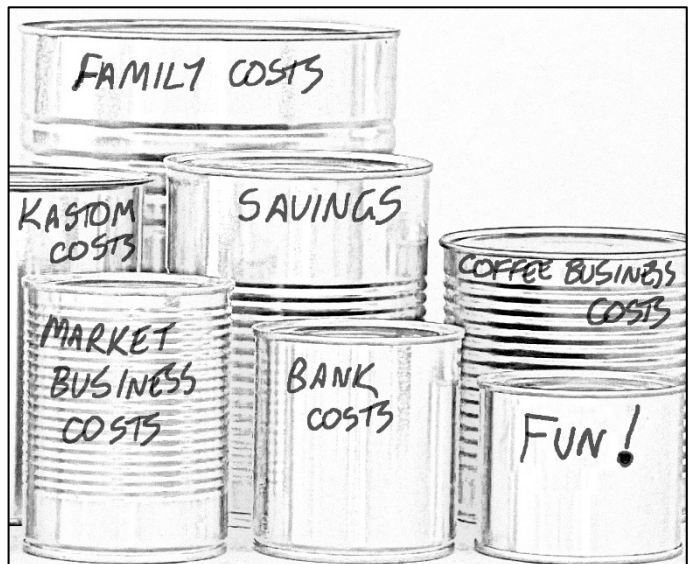
After church each week Charles and Merilyn sit down with their two children Mary and Ora and *putim long ples klia* all the money they earned during the week. Then they look at their annual spending plan and decide which tins to put the money into.



Charles and Merilyn keep a record of all the money that comes in each week, and which tins they put it into. And when they spend money on costs, they also keep a record. Nice. Record-keeping. *Moni ikam moni igo*. Keeping records helps Charles and Merilyn stay on track. We will learn more about how to do record-keeping later in this topic *olsem na stap isi pastaim*.

3

And whenever Charles or Merilyn go to town, they put their savings in the bank. Nice.



The second thing to do with your family spending plan is turn it into an annual budget.

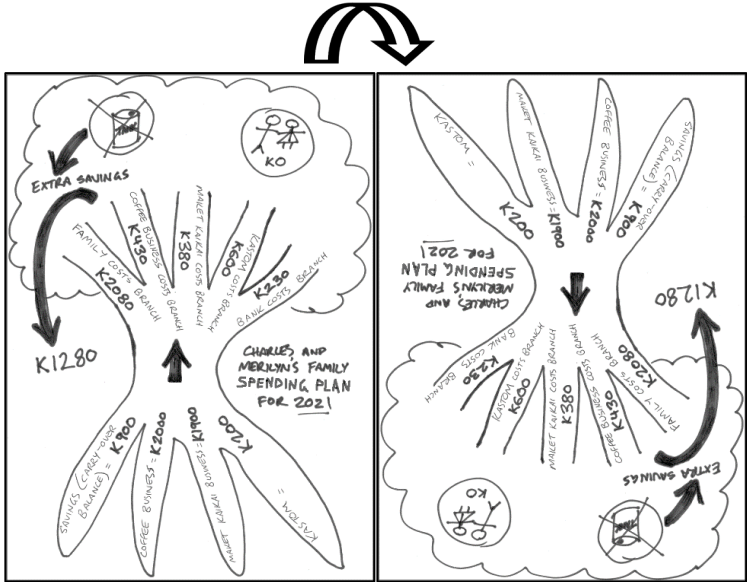




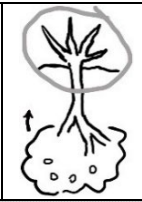

4

2

**Annual budget.** Not all families can make an annual budget. *Tok stret*. You need to have regular and reliable income. But it still helps to know how to do it. To do money garden you need to decide each week how to use your family's *gris*. *Tingim*. But to do an annual budget, you need to decide how you will use your *gris* at the start of the year and follow it. For the rest of this training we will learn how to make an annual budget.





|   |  |
|---|--|
| <p>4</p>  | <p><b>Presentation</b></p> <p>Explain that preparing an annual budget is easy if you have already done a family spending plan. All you do is turn your spending plan UPSIDE DOWN so the roots are on top. Show everyone what you mean by turning Charles and Marilyn's annual spending plan for 2021 upside down. Leave it upside down on the wall. Tell everyone to keep this picture in their minds as they learn what to do.</p>   |
| <p>4</p>  | <p>Doing an annual budget takes 7 steps. Start with the first step. Step 1. Step 1 is doing your family's annual spending plan.</p> <div data-bbox="252 1240 343 1440">  </div> <div data-bbox="343 1240 1236 1440"> <p>At the start of every year, sit down with your family (and a nice cup of tea) and do your family spending plan. Start by reviewing your family goals. Change them if you want to. Cost-out your top two goals (or even better cost them all). This is the fruit <i>we yupela laik kaikai long en</i>.</p> </div> <div data-bbox="1236 1240 1401 1440">  </div> |
|  |  |
| <p>5</p>  | <p>Next do step 2. Read step 2 below.</p> <div data-bbox="252 1597 343 1798">  </div> <div data-bbox="343 1597 1236 1798"> <p>Roots. <i>Tingim gut</i> how much <i>gris</i> you will have to spend in the year ahead. What <i>olpela gris stap pinis</i> (savings)? What <i>niupela gris bai kam insait</i> (income)? Next, add up all the roots. Total it. This is how much <i>gris</i> you will have to spend in the year ahead. Write it at the top of your annual family budget.</p> </div> <div data-bbox="1236 1597 1401 1798">  </div>  |
| <p>5</p>  | <p><b>Presentation</b></p> <p>Put Charles and Marilyn's annual budget on the wall (see the trainer's box below). Put it next to where you have turned Charles and Marilyn's annual spending plan upside down.</p>   |

The first thing that Charles and Marilyn did was add up their roots. This told them how much *gris* they would have to spend in the year ahead (*luk olsem* 2021). They listed each root and how much *gris* – then they added it up. The total *gris* for next year (best guess).

Point to the upside-down roots of Charles and Marilyn's annual spending plan and show how Charles and Marilyn started their annual budget by pulling out the roots from their annual spending plan and writing them into their annual budget.

Make sure you prepare Charles and Marilyn's annual budget on butcher paper (or on the board). Leave some space on the left side and write 'roots' to help everyone see what they hear you saying.

|  |              |
|--|--------------|
| Charles and Marilyn's annual family budget 2021                            |              |
| ↓  |              |
| Savings root (carry over balance)  | K900         |
| Income from coffee business  | K2000        |
| Income from <i>kastom wok</i>  | K200         |
| Income from marketing <i>gaden kaikai</i>                                  | K1900        |
| <b>Total gris for 2021 (best guess)</b>                                    | <b>K5000</b> |
| Kerosene K40   | 4960         |
| Food K1200   | 3760         |
| School fees K600   | 3160         |
| Health care K150   | 3010         |
| Sewing needles K10   | 3000         |
| New mobile phone K80   | 2920         |
| New backpack sprayer K300  | 2620         |
| Coffee bags K30  | 2590         |
| Transport coffee to town K100  | 2490         |
| Seeds K60  | 2430         |
| New spade K120   | 2310         |
| Transport to market K200   | 2110         |
| Bride price contribution K400  | 1710         |
| Election contribution K200   | 1510         |
| Annual bank fee K30  | 1480         |
| Deposit money in bank K200   | 1280         |
| Savings K990   | 290          |
| Family goal – share the workload (K0)                                      |              |
| Not enough for water tank. So put leftover in bank as extra savings (K290) | 0            |

Roots

5

Explain to everyone that when they list down how much income they think they will get from each of their roots, it is best to 'underestimate' how much income you will get.

Underestimate means to estimate UNDER your best guess. Round it down. For example, if you think you might get K2200 from your galip nut business then it is better to estimate that you will only get K2000. *Sefti o kain olsem*.

If you don't get as much *gris* as you planned then it is a problem. You will need to try and cut costs or find ways to get more *gris* or make less savings so that everything stays in balance. *Het pein*. But if you underestimate how much *gris* you will get and you find that during the year you get more *gris* than you estimated, then this is not a problem. Make more savings. Do more maintenance. Spend more on WANTS. Do a family goal.

**Tok save** the next activity is for married couples to have a go at developing their own annual family budget. *Luk olsem* most married couples will end up following their spending plan by using the money garden approach. *Em orait*. But it is good if everyone also has a go at doing an annual budget. Understanding how budgets work is next level financial literacy. However, if you feel it is too hard for most married couples, then instead of getting them to do this activity (and the activities that follow) just do the rest of the presentations and show them how Charles and Merilyn did it. *Em tu orait*.

5



## Activity

Give out paper to each married couple. They have done step 1 already during the training. Now ask each married couple to do step 2. Ask them to think about next year. For homework on day four they were supposed to work out how much *gris* they think they will get from their roots next year. Now ask them to complete the start of their annual family budget – just like Charles and Merilyn have done. Write which year it is for at the top. Then list down how much *gris* they expect to get from each of their roots. Then add it up. Total. Take time. **Some married couples will find this hard.** Move around and help.



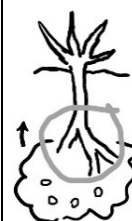
Next do step 3. Read step 3 below.

6

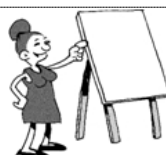


Branches. *Strongim bek pastaim*. Important expenses are the costs to keep getting *gris* from your roots. You should have a branch for each of your roots *long strongim bek wanwan rut*. And you should have a branch for your family costs. NEEDS before WANTS *yu save*.

Start with one branch. Subtract each expense one-by-one from your *gris*. When you have finished one branch, do the next branch. If you don't have enough *gris* to pay for your expenses, you will need to prune out more costs or think about how to get more *gris* from your roots.



6



## Presentation

Point to Charles and Merilyn's annual budget on the wall. Point to the upside-down roots of Charles and Merilyn's annual spending plan and show how Charles and Merilyn started their annual budget by writing down how much *gris* they would have to spend in 2021 (best guess). Then they included the branches (point to the branches). The expenses. The costs to *strongim bek*.





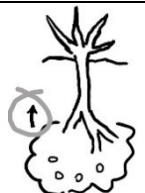
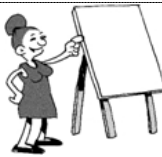

Use a marker and write on Charles and Marilyn's annual budget to show how they have listed down the costs from their branches, starting with the 'family costs', then 'coffee business costs', then 'maket kaikai costs', then 'kastom costs', then 'bank costs'.

Then go back to the top and start with the 'family costs' branch. Show how the first cost (kerosene) was K40. They subtracted K40 from K5000 (their total *gris*) which leaves K4960 *gris* remaining. Then show how the next cost (food) was K1200. They subtracted K1200 from K4960 (their total *gris* remaining after the first cost) which leaves K3760 *gris* remaining. *Igo igo* until the costs from the 'family costs' branch are all included.

Then begin the 'coffee business costs' branch. Then do the rest of the branches. Take your time. This is the hardest part of doing an annual budget. Many people will not be confident adding and subtracting. Go through everything step-by-step.

Draw on Charles and Marilyn's annual budget to show everyone that the costs come from their branches. *Luksave*:

| Charles and Marilyn's annual family budget 2021 |  |              |
|---|--|--------------|
| ↓   |  |              |
|   | Savings root (carry over balance)  | K900         |
|   | Income from coffee business  | K2000        |
|   | Income from <i>kastom wok</i>  | K200         |
|   | Income from marketing <i>gaden kaikai</i>                                  | K1900        |
|   | <b>Total <i>gris</i> for 2021 (best guess)</b>                             | <b>K5000</b> |
| FAMILY COSTS                                    | Kerosene K40   | 4960         |
|   | Food K1200   | 3760         |
|   | School fees K600   | 3160         |
|   | Health care K150   | 3010         |
|   | Sewing needles K10   | 3000         |
| COFFEE BUSINESS COSTS                           | New mobile phone K80   | 2920         |
|   | New backpack sprayer K300  | 2620         |
|   | Coffee bags K30  | 2590         |
| MAKET KAIKAI COSTS                              | Transport coffee to town K100  | 2490         |
|   | Seeds K60  | 2430         |
|   | New spade K120   | 2310         |
| KASTOM COSTS                                    | Transport to market K200   | 2110         |
|   | Bride price contribution K400  | 1710         |
| Bank COSTS                                      | Election contribution K200   | 1510         |
|   | Annual bank fee K30  | 1480         |
|   | Deposit money in bank K200   | 1280         |
|   | Savings K990   | 290          |
|   | Family goal – share the workload (K0)                                      |              |
|   | Not enough for water tank. So put leftover in bank as extra savings (K290) | 0            |

|   |  |
|---|--|
|   |  |
| 6 | <p>Explain to everyone that when they list down how much their expenses will be, it is best to 'overestimate' how much it will cost. Prices go up. Things cost more than you expected. If you think the price is K18 then it is better to say K20. <i>Yu save.</i></p> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Don't forget what we learned on day three. Don't double count costs (don't include the same cost in more than one branch). Don't forget to do maintenance (it saves you money in the end). Buy the best quality items you can afford. Don't be tempted to buy new things that you can't afford to maintain each year (like the lawnmower). <i>Tingim.</i></p> </div> </div>   |
| 6 | <div style="display: flex; align-items: flex-start;">  <div style="margin-left: 10px;"> <p><b>Activity</b></p> <p>Now ask each married couple to do step 3. Ask them to think about next year. For homework on day three they were supposed to work out what their expenses are for next year and the cost for each expense. Now ask them to list their expenses in their annual budget – just like Charles and Merilyn have done. For each expense, they need to subtract the cost <i>ikam daun</i>.</p> </div> </div> <p>Explain that if they find they don't have enough <i>gris</i> to pay for their expenses, then they will have to prune out some expenses, or find a way to get more <i>gris</i> from their roots.</p> <p>Explain that when you prepare an annual budget, there is a lot of back and forth and changes. This is why it is a good idea to use a pencil (and an eraser).</p> <p>Take time. <b>Some married couples will find this hard.</b> Move around and help.</p> |
|   | <div style="display: flex; align-items: center;">  </div>   |
| 7 | <p>Next do step 4. Read step 4 below.</p> <div style="display: flex; align-items: center;"> <div style="background-color: black; color: white; padding: 10px; margin-right: 10px;">  </div> <div style="flex-grow: 1;"> <p><i>Grisim bek pastaim.</i> Savings. Subtract the amount of savings you started with (in your savings root) from your <i>gris</i>. If you can, add more. Grow your savings. If you don't have enough <i>gris</i> to replace your savings, you will need to prune out more costs or think about how to get more <i>gris</i> from your roots.</p> </div> <div style="margin-left: 10px;">  </div> </div>   |
| 7 | <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">  </div> <div> <p><b>Presentation</b></p> <p>Point to Charles and Merilyn's annual budget on the wall. Point to the upside-down roots of Charles and Merilyn's family spending plan and show how Charles and Merilyn started their annual budget by writing down how much <i>gris</i> they would have to spend in 2021 (best guess). Then they included the branches. The expenses. The costs to <i>strongim bek</i>.</p> <p>The next they did was make sure they included savings. <i>Grisim bek.</i> Point to the arrow on their spending plan. Try and have the same amount of saving you started with. Even better, grow your savings.</p> </div> </div> <div style="margin-left: 20px;">  </div>   |



Use a marker and write 'grisim bek' on Charles and Marilyn's annual budget to show how they have listed down how much savings they plan to make next year (like in the example below). Ask everyone if they have made the same amount of savings or grown their savings?



*Luk olsem* they have grown their savings, from K900 to K990. Nice.

Write 'grisim bek' on Charles and Marilyn's annual budget so that everyone can see what they hear you saying.

| Charles and Marilyn's annual family budget 2021                            |              |
|--|--------------|
| ↓  |              |
| Savings root (carry over balance)  | K900         |
| Income from coffee business  | K2000        |
| Income from <i>kastom wok</i>  | K200         |
| Income from marketing <i>gaden kaikai</i>                                  | K1900        |
| <b>Total gris for 2021 (best guess)</b>                                    | <b>K5000</b> |
| Kerosene K40   | 4960         |
| Food K1200   | 3760         |
| School fees K600   | 3160         |
| Health care K150   | 3010         |
| Sewing needles K10   | 3000         |
| New mobile phone K80   | 2920         |
| New backpack sprayer K300  | 2620         |
| Coffee bags K30  | 2590         |
| Transport coffee to town K100  | 2490         |
| Seeds K60  | 2430         |
| New spade K120   | 2310         |
| Transport to market K200   | 2110         |
| Bride price contribution K400  | 1710         |
| Election contribution K200   | 1510         |
| Annual bank fee K30  | 1480         |
| Deposit money in bank K200   | 1280         |
| Savings K990   | 290          |
| Family goal – share the workload (K0)                                      |              |
| Not enough for water tank. So put leftover in bank as extra savings (K290) | 0            |

**GRISIM  
BEK** →

7



## Activity

Now ask each married couple to do step 4. Ask them to think about next year. Ask them to include the same amount of savings that they started with. If they don't have any savings (or a bank account) then now is the time to plan to open a bank account (and to make savings). If they want to try and grow their savings even better.



Explain that if they find they don't have enough *gris* to *grisim bek*, then they will have to prune out some expenses, or find a way to get more *gris* from their roots.

Take time. **Some married couples will find this hard.** Move around and help.

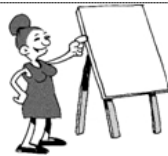
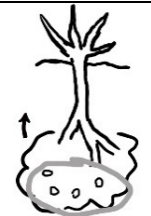


Next do step 5. Read step 5 below.

8

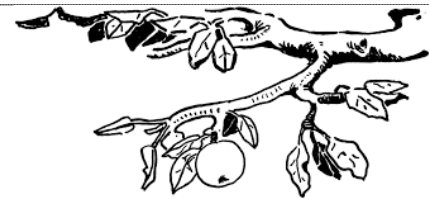


Finally, if there is *gris* that is leftover, then see if it is enough to achieve a family goal. You know how much it costs for your goals (step 1). If there is not enough money to achieve a family goal *nogat samting*. *Bungim olgeta leftova gris* as savings and then next year you will have extra leftover at the end to achieve a family goal.



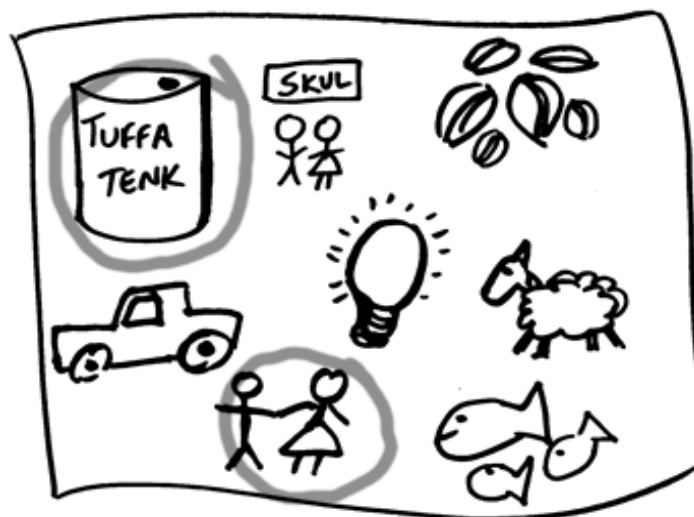
## Presentation

Point to Charles and Merilyn's annual budget on the wall. Point to the upside-down roots of Charles and Merilyn's annual spending plan and show how Charles and Merilyn started their annual spending plan by writing down how much *gris* they would have to spend in 2021 (best guess). Then they included the branches. The expenses. The costs to *strongim bek*. Then they included savings. *Grisim bek*. Then they included the fruit (point to the fruit). The fruit are your family goals.



Point to Charles and Merilyn's family goals from day one of the training (below).

8



Use a marker and write 'fruit' on Charles and Merilyn's annual budget to show how they included their fruit (like in the example below). Make the point that one of Charles and Merilyn's goals is for them to share the workload more. This doesn't cost anything. *Olsem na isi long putm igo insait*. Small things are big things too.

Also make the point that they didn't have enough leftover *gris* for their water tank (another family goal) so they decided to include extra savings. *Luk olsem* the following year they will start with more *gris* in their carry-over balance root – and this means they should have enough *gris* leftover after they *strongim bek na grisim bek* to buy the water tank (as long as their expenses don't increase).

Write 'fruit' on Charles and Marilyn's annual budget.

| Charles and Marilyn's annual family budget 2021                            |              |
|--|--------------|
| ↓  |              |
| Savings root (carry over balance)  | K900         |
| Income from coffee business  | K2000        |
| Income from <i>kastom wok</i>  | K200         |
| Income from marketing <i>gaden kaikai</i>                                  | K1900        |
| <b>Total gris for 2021 (best guess)</b>                                    | <b>K5000</b> |
| Kerosene K40   | 4960         |
| Food K1200   | 3760         |
| School fees K600   | 3160         |
| Health care K150   | 3010         |
| Sewing needles K10   | 3000         |
| New mobile phone K80   | 2920         |
| New backpack sprayer K300  | 2620         |
| Coffee bags K30  | 2590         |
| Transport coffee to town K100  | 2490         |
| Seeds K60  | 2430         |
| New spade K120   | 2310         |
| Transport to market K200   | 2110         |
| Bride price contribution K400  | 1710         |
| Election contribution K200   | 1510         |
| Annual bank fee K30  | 1480         |
| Deposit money in bank K200   | 1280         |
| Savings K990   | 290          |
| Family goal – share the workload (K0)                                      |              |
| Not enough for water tank. So put leftover in bank as extra savings (K290) | 0            |

FRUIT



Explain to everyone that when they include fruit, it is best to 'overestimate' how much it will cost. Prices go up. Things cost more than you expected. If you think the water tank will cost K780 it is better to say K800. *Yu save*.

8



*Bikpela tok.* If you don't have enough leftover *gris* for a family goal, and you decide to make extra savings instead (like Charles and Marilyn have done) then it is a good idea to put this extra savings into a special savings account, separate from your normal bank account. If you can't open a special savings account, then put it in your normal bank account and keep track of how much money is in your savings *basket* that *yu wok long bungim* for a family goal (like a water tank).

|          |  |
|----------|--|
| <p>8</p> | <div data-bbox="252 235 416 421" data-label="Image"> </div> <p><b>Activity</b><br/>Now ask each married couple to do step 5. Ask them to think about next year. On day one they should have completed their family goals and costed out their top-two family goals. Ask married couples to see if there is enough leftover <i>gris</i> to complete a family goal. If there is, then they can include it in their annual family budget. Make the point that not all family goals need to cost money. Small things are big things too.</p> <p>If there is not enough leftover <i>gris</i>, then they can prune out some expenses, or find a way to get more <i>gris</i> from their roots. But it might be better to just make extra savings. <i>Putim long savings basket</i>. Then next year you can use this extra savings to help you achieve your family goals.</p> <p>Take time. <b>Some married couples will find this hard.</b> Move around and help.</p>   |
| <p>9</p> | <div data-bbox="183 779 240 862" data-label="Image"> </div> <p>Congratulate everyone. Married couples have turned their family spending plan into an annual budget. <i>Ino liklik samting</i>. But ---- an annual family budget will only help your family to grow like a healthy fruit tree if you follow it.</p> <div data-bbox="272 1010 1385 1061" data-label="Image"> </div> <p>To help you follow your annual family budget, there are two more steps to take.</p> <p>Read step 6 below.</p> <div data-bbox="252 1249 336 1451" data-label="Image"> </div> <div data-bbox="347 1256 1241 1451" data-label="Text"> <p>Your annual family budget will go off track – especially when you first start to follow an annual family budget. To stay on track, you need to record all the money that comes in and goes out. Get an exercise book and keep a record of all the <i>gris</i> that comes into your family and all the <i>gris</i> that goes out. Record-keeping.</p> </div> <div data-bbox="1257 1256 1401 1451" data-label="Image"> </div>   |
| <p>9</p> | <div data-bbox="252 1496 416 1646" data-label="Image"> </div> <p><b>Presentation</b><br/>Explain that record keeping is easy. A good way to do it is to get an exercise book with more than 52 pages (there are 52 weeks in a year). On the first page include your annual family budget. Then the next 52 pages are the 52 weeks in a year. Write number 1, 2, 3....52 at the top of each page. Then on each page draw two columns. The <i>moni ikam</i> column on the right. The <i>moni igo</i> column on the left. Each week write down what money has come into the family in the right column, and each week write down what expenses you have had in the left. At the end of the week total the <i>moni ikam</i> and the <i>moni igo</i>. <i>Long mekim gut tru</i> make a note if there is a receipt and put your receipts in a box. It is always good to keep receipts when you get them. Receipts are evidence.</p> <p>The reason it is good to have 52 pages is, if you find a blank page for last week <i>o kain olsem</i> it reminds you that you haven't recorded expenses and income for that week.</p> |



If you use a record-keeping exercise book, then next year, when you do your family spending plan, your record-keeping exercise book will show you what your expenses where and how much *gris* you got from your roots. Easy.



The last step to help you follow your annual family budget is step 7. Read step 7 below.



And sit down with your husband or wife every month *o kain olsem* to see if things are on track. If things have gone off track, then make changes to your annual budget so it stays healthy. Change is normal. Making changes is normal. Good luck.



If you find that your expenses are costing more than you thought, then you will need to prune out some other expenses to make up for it (or find a way to get more *gris* from your roots). You can also use your savings, *tasol noken pinisim nating*.

10

If you aren't getting as much *gris* as you thought from your roots, then you might need to prune out or delay some expenses (or find a way to get more *gris* from your roots). You can also use your savings, *tasol noken pinisim nating*.

If there is a *hevi* or opportunity to take advantage of, then discuss with you husband or wife what to do. You can use your savings, *tasol noken pinisim nating*.

If your family goal will cost more than you expected *na luk olsem* leftover *gris ino inap*, then you might decide to delay it to next year and just make extra savings.

If you want to be a 'team' married couple, then you both need to agree. *Yutupela mas skelim gut na toktok gut long wanem samting long mekim. Yu save.*



10



## Quick question for discussion

Can you be a 'team' married couple if there is no trust?

10

A husband and wife need to walk together to follow their annual family plan. Remind everyone of the married couple that were standing side-by-side, with their eyes open, holding hands *sapot sapot*, and flying. Ask a married couple to stand up and perform being a 'team' married couple so everyone keeps the picture in their mind.



But it is hard to be a 'team' married couple if there is no trust *namel long yutupela*. On day one you were lead around *ai pas* by your husband or wife. You trusted them to do the right thing even though your eyes were closed.

Trust means you can depend on your husband or wife to do the right thing even when you can't see them.

The good news is you can build trust. If you could have done the wrong thing, but you did the right thing, this builds trust. *Putim olgeta moni ikam insait long ples klia. Putim olgeta expense long ples klia. Klia glas. Dak glas maski. Skelim gut na toktok gut.*



The training is nearly finished.

Explain to everyone that you are a Community Development Worker *long ples*. *Yu no inap ronwei*. If anyone needs advice to help them when they try to follow their annual family budget, or if anyone struggles with numbers and counting, then you can help.

11



## Activity

Now is a good time to see what other help married couples need to manage their money. Explain that if you know what other help married couples need, you can try to find a way for them to get the help they need (but no promises). Ask married couples to discuss what more support or help they need to help them manage their money. And take note of what they say.

11

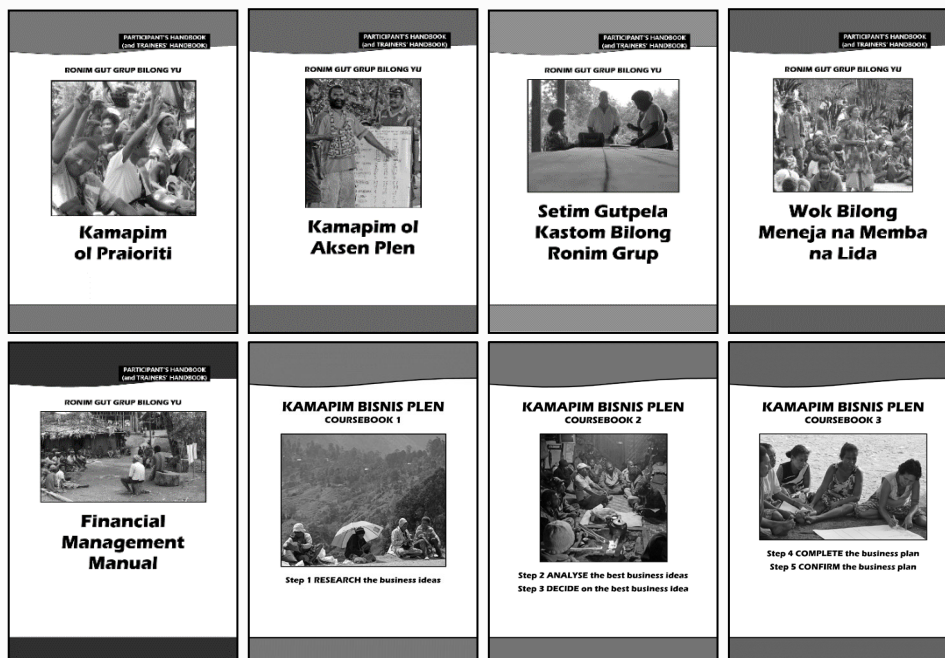
For example, some married couples might need to do basic numeracy if they are not confident with numbers and counting. *Planti bai olsem*.

Some married couples might want to develop a business plan – for their current business or for a new business they are thinking about. How to do market research. How to do a business analysis. How to write a business plan.



Some married couples might belong to a *grup long ples*. The *grup long ples* might need support to help them manage their money (and their *grup long ples*).

Remember earlier in the course we mentioned that there were three coursebooks you can download if you have access to the internet. They show you how to help a group or family to develop a business plan. Go to [pngcdwstandard.com](http://pngcdwstandard.com). On the same website you can also download training that shows a Community Development Worker how to help organisations who want to grow like a healthy fruit tree. *Ol grup long ples* and Ward committees *na kain lain olsem*.



The training is finished.

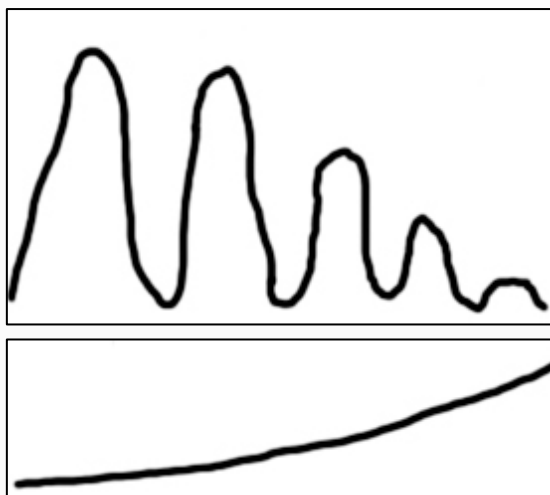
Following a spending plan is about getting control of your life. *Luk olsem planti femili ol i ron nogat gutpela kontrol. Long laki taim ol save sanap tasol long taim nogut ol save pundaun gen long stat o bagarap olgeta. Na long dispela as planti marit save bruk.*

If you grow like a health fruit tree you will grow slowly. True. *Tasol yu no inap pundaun bek gen long stat o bagarap olgeta. Malomalo diwai save gro hariap tasol em save pundaun hariap. Strongpela diwai save gro isi isi tasol em save stap longpela taim.*





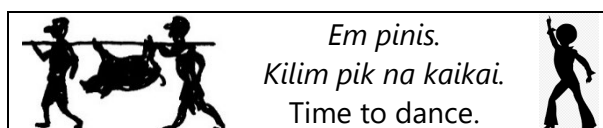
To help everyone see what you are saying draw the following on butcher paper or the board – or use a stick on the ground – or just draw in the air with your finger. The first picture is a *malomalo diwai* family. The second picture is a *strongpela diwai* family.



Close the training by thanking participants for their time. Ask if there are any more questions or concerns. Give out certificates (if you have them). Say a prayer. *Pasin*.

And if you can, give out copies of the handouts at the back of this handbook. Handout 1: 'follow a family spending plan (money garden)'. Handout 2: 'follow a family spending plan (annual budget)'. Handout 3: 'Charles and Marilyn's annual family budget'.

And if you are doing an evaluation, ask everyone for some extra time to help you improve yourself as a Community Development Worker, and to improve the training. On the next page there is information to help you evaluate the training.



13



## ATTACHMENTS

### ATTACHMENTS



- ~ How to evaluate the training
- ~ Charles and Marilyn's expenses
- ~ Follow a family spending plan (money garden)
- ~ Follow a family spending plan (annual budget)
- ~ Charles and Marilyn's annual family budget

# How to evaluate this training

Experience is the best teacher but only if you learn from it. To learn from the experience of running this training you need to evaluate it. Evaluation *save karim planti gutpela kaikai*:

- ✓ The participants get to think about what they were supposed to learn
- ✓ The participants get the chance to *autim bel na lukim bel bilong ol narapela*
- ✓ Giving everyone the chance to *autim bel* shows them you value their opinion
- ✓ You can see if the participants learned what they were supposed to learn
- ✓ You can learn lessons to improve your own performance
- ✓ The content of the training can be improved
- ✓ You can include what the participants thought about the training in your training report
- ✓ Any organisations involved in the training can learn lessons

A good way to evaluate your training is to use (1) ranking; and (2) feedback questions.

## Ranking

Do the following:

1. Give everyone a post-it note or a piece of paper.
2. Next ask the participants to write whether they are a man ('M') or a woman ('W') on the top of their piece of paper. If you have participants from different communities, then you can also ask them to write which community they are from on the top of their piece of paper. It all depends on how you want to disaggregate (separate) the evaluation information. If a participant can't read or write well, then ask someone to help them.
3. On the board or butcher paper draw the five faces below. Don't forget to include the letters A, B, C, D, E.
4. Next, go to the training outline poster that you put on the wall on day 1. Go through the 5 days again to remind everyone of what they learned. *Kirapim bek tingting*.
5. Next ask the participants to look at the five faces. Point to the faces and explain what A and B and C and D and E means:



**Write A if you are *KLIA OLGETA* (full bar)**

**Write B if you are *KLIA TASOL SAMPELA HAP INO YET***






**Write C if you are *NAMEL STRET***

**Write D if you are *KLIA LIKLIK TASOL BIKPELA HAP INO YET***

**Write E if you are *LUS OLGETA* (no bar – out of the network area)**

6. Next, ask everyone how well they know how to manage their family's money (the training objective). Ask them to write which letter lines up with how they feel. For example, if they are '*klia tasol sampela hap ino yet*' they should write 'B'. Remind everyone to be honest. Tell them that you can only learn lessons if they are honest.
7. At the end, collect all the post-it notes. The participants will want to see what everyone else thought. Draw a table (like the one below) on butcher paper. Don't forget to indicate whether the tick is from a man or woman (you can do this like below, or you can use a different colour marker for man and a different colour marker for women). You can also include this information in your report (if you need to write one).

## How to evaluate this training

|             | A<br> | B<br> | C<br> | D<br> | E<br> |
|-------------|--|--|--|--|--|
| <b>Meri</b> | ✓  | ✓✓   | ✓✓   |  | ✓  |
| <b>Man</b>  | ✓  | ✓✓✓  | ✓  | ✓  |  |

## Feedback questions

The next method to use is feedback questions. Do the following:

1. Separate men and women. Ask a woman in the 'woman's group' who is good at writing to be their note taker. Ask a man in the 'man's group' who is good at writing to be their note taker. Give both notetakers a pen and at least five pieces of paper.
2. Write the following five questions on the board or butcher paper and number them:

- ❶ One comment I would make about the way the trainers did the training is...
- ❷ The part I found really useful was...
- ❸ The part I am most confused about is...
- ❹ One change that should be made to improve the training is...
- ❺ Any other comments...

3. Next, read the first question. *Tainim long tok pisin*. Ask the 'woman's group' to discuss their answers to question 1, and the 'man's group' to discuss their answers to question 1.
4. Next, ask both notetakers to write 'question 1' on the top of a piece of paper and also which group they are the notetaker for ('man') or ('woman'). Then ask both notetakers to write down everyone's answers in their group for question 1. They need to write down all the different points of view and comments.
5. Next, do the same thing for the rest of the questions.
6. When everyone is finished, it is a good idea to read the answers and comments out loud. Read the answers from the 'woman's group' first for a question, then read the answers from the 'men's group' for the same question. Or you can just put the answers and comments from both groups *long ples klia* and invite anyone who is interested to come and look at what people thought.










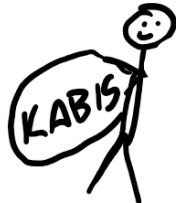


Don't forget to prepare what you can for the evaluation in advance, so you don't waste time. And remember to keep the information you collected from the ranking and feedback questions to include in your report.




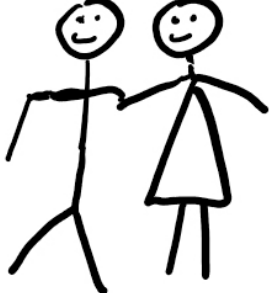
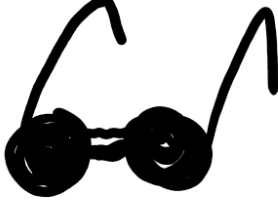

All trainers need to take evaluation to heart. Hopefully, you did this training with a co-trainer. Sit down with your co-trainer after the training and read the evaluation information. Do a debrief. Things that have gone wrong with the training are only 'wrong' if you don't learn lessons. Experience is the best teacher but only if you learn from it.



## Charles and Merilyn's expenses

|   |  |
|---|--|
|  <p>GO LONG<br/>BENK</p> |  <p>BIA SMUK</p>                                   |
|  <p>SPET</p>             |  <p>KOPI BEG</p>                                   |
|  <p>KAIKAI</p>          |  <p>KEMPEIN<br/>SAPOT</p>                         |
|  <p>KEROSIN</p>        |  <p>MOBAIL</p>                                   |
|  <p>KARIM KOPI</p>     |  <p>KARIM MAKET<br/>KAIKAI IGO LONG<br/>TAUN</p> |

## Charles and Merilyn's expenses

|  |   |
|--|---|
|  <p>MARASIN<br/>BILONG KOPI</p> |  <p>BENK FI</p>           |
|  <p>NIDEL</p>                   |  <p>SID</p>               |
|  <p>SKUL FI</p>               |  <p>BRAID<br/>PRAIS</p> |
|  <p>STAIL<br/>SANGLAS</p>     |  <p>MARASIN</p>         |



# Follow a family spending plan (money garden)

HANDOUT  
1

If you are a family that does not have regular and reliable income (like most families *long ples*), then a good way to follow your family's annual spending plan *long mekim wanpela wan yia wokabaut* is to use money garden.

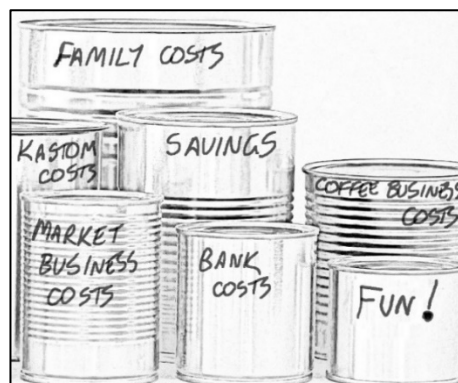
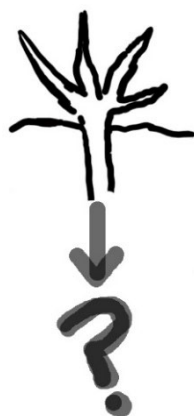
Put tin cans (*o kain olsem*) on a shelf for each of the major costs your family needs to *inapim* during the year. Each branch in your family spending plan should have a tin. And have a tin for the savings you need to make. And have a tin for your family goals. And have a family fun tin – life needs to be fun too!



Then at the end of the week sit down with your family – look at your family's annual spending plan – and decide how you will spend the money you have earned during the week. Which tins should you put money into?






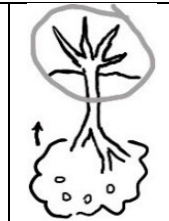

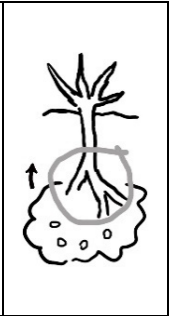

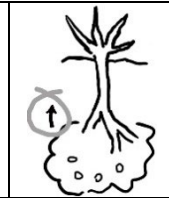

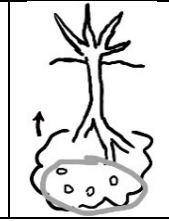














Do it each week so that it becomes like going to church. Each week, discuss how the *gris* that your family gets will be used so that your family grows like a healthy fruit tree.



This is called a money garden, because the amount of money in each tin should grow each week like the plants in your garden.

# Follow a family spending plan (annual budget)

HANDOUT  
2

|   |  |   |
|---|--|---|
|    | <p>At the start of every year, sit down with your family (and a nice cup of tea) and do your family spending plan. Start by reviewing your family goals. Change them if you want to. Cost-out your top two goals (or even better cost them all). This is the fruit <i>we yupela laik kaikai long en</i>.</p>   |    |
|    | <p>Roots. <i>Tingim gut</i> how much <i>gris</i> you will have to spend in the year ahead. What <i>olpela gris stap pinis</i> (savings)? What <i>niupela gris bai kam insait</i> (income)? Next, add up all the roots. Total it. This is how much <i>gris</i> you have to spend in the year ahead. Write it at the top of your annual family budget.</p>   |    |
|   | <p>Branches. <i>Strongim bek pastaim</i>. Important expenses are the costs to keep getting <i>gris</i> from your roots. You should have a branch for each of your roots <i>long strongim bek wanwan rut</i>. And you should have a branch for your family costs. NEEDS before WANTS <i>yu save</i>. Start with one branch. Subtract each expense one-by-one from your <i>gris</i>. When you have finished one branch, do the next branch. If you don't have enough <i>gris</i> to pay for your expenses, you will need to prune out more costs or think about how to get more <i>gris</i> from your roots.</p> |   |
|    | <p><i>Grisim bek pastaim</i>. Savings. Subtract the amount of savings you started with (in your savings root) from your <i>gris</i>. If you can, add more. Grow your savings. If you don't have enough <i>gris</i> to replace your savings, you will need to prune out more costs or think about how to get more <i>gris</i> from your roots.</p>  |  |
|    | <p>Finally, if there is <i>gris</i> that is leftover, then see if it is enough to achieve a family goal. You know how much it costs for your goals (step 1). If there is not enough money to achieve a family goal <i>nogat samting</i>. <i>Bungim olgeta leftova gris</i> as savings and then next year you will have extra leftover at the end to achieve a family goal.</p>   |  |
| <p>Then follow your annual family budget          </p> |  |   |
|    | <p>Your annual family budget will go off track – especially when you first start to follow an annual family budget. To stay on track, you need to record all the money that comes in and goes out. Get an exercise book and keep a record of all the <i>gris</i> that comes into your family and all the <i>gris</i> that goes out. Record-keeping.</p>  |  |
|    | <p>And sit down with your husband or wife every month <i>o kain olsem</i> to see if things are on track. If things have gone off track, then make changes to your annual family budget so it stays healthy. Change is normal. Making changes is normal. Good luck.</p>   |  |



At the start of every year, sit down with your family (and a nice cup of tea) and do your family spending plan. Start by reviewing your family goals. Change them if you want to. Cost-out your top two goals (or even better cost them all). This is the fruit *we yupela laik kaikai long en*.



To do an annual family budget, start by turning your annual spending plan upside down



### Charles and Marilyn's annual family budget 2021



**Roots.** *Tingim gut* how much *gris* you will have to spend in the year ahead. What *olpela gris stap pinis* (savings)? What *niupela gris bai kam insait* (income)? Next, add up all the roots. Total it. This is how much *gris* you have to spend in the year ahead. Write it at the top of your annual family budget.

|  |              |
|--|--------------|
| Savings root (carry-over balance)              | K900         |
| Income from coffee business                    | K2000        |
| Income from <i>kastom wok</i>                  | K200         |
| Income from marketing <i>gaden kaikai</i>      | K1900        |
| <b>Total <i>gris</i> for 2021 (best guess)</b> | <b>K5000</b> |



**Branches.** *Strongim bek pastaim*. Important expenses are the costs to keep getting *gris* from your roots. You should have a branch for each of your roots *long strongim bek wanwan rut*. And you should have a branch for your family costs. NEEDS before WANTS *yu save*.

#### FAMILY COSTS

Start with one branch. Subtract each expense one-by-one from your *gris*. When you have finished one branch, do the next branch. If you don't have enough *gris* to pay for your expenses, you will need to prune out more costs or think about how to get more *gris* from your roots.

#### KOPI BISNIS COSTS

#### MAKET KAIKAI BISNIS COSTS

#### KASTOM COSTS

#### BANK COSTS

|                               |      |
|-------------------------------|------|
| Kerosene K40                  | 4960 |
| Food K1200                    | 3760 |
| School fees K600              | 3160 |
| Health care K150              | 3010 |
| Sewing needles K10            | 3000 |
| New mobile phone K80          | 2920 |
| New backpack sprayer K300     | 2620 |
| Coffee bags K30               | 2590 |
| Transport coffee to town K100 | 2490 |
| Seeds K60                     | 2430 |
| New spade K120                | 2310 |
| Transport to market K200      | 2110 |
| Bride price contribution K400 | 1710 |
| Election contribution K200    | 1510 |
| Annual bank fee K30           | 1480 |
| Deposit money in bank K200    | 1280 |



**Grisim bek pastaim.** Savings. Subtract the amount of savings you started with (in your savings root) from your *gris*. If you can, add more. Grow your savings. If you don't have enough *gris* to replace your savings, you will need to prune out more costs or think about how to get more *gris* from your roots.

|              |     |
|--------------|-----|
| Savings K990 | 290 |
|--------------|-----|



Finally, if there is *gris* that is leftover, then see if it is enough to achieve a family goal. You know how much it costs for your goals (step 1). If there is not enough money to achieve a family goal *nogat samting*. *Bungim olgeta leftova gris* as savings and then next year you will have extra leftover at the end to achieve a family goal.

|  |   |
|--|---|
| Family goal – share the workload (K0)                                      |   |
| Not enough for water tank. So put leftover in bank as extra savings (K290) | 0 |

Then follow your annual family budget



Your annual family budget will go off track – especially when you first start to follow an annual family budget. To stay on track, you need to record all the money that comes in and goes out. Get an exercise book and keep a record of all the *gris* that comes into your family and all the *gris* that goes out. Record-keeping.



And sit down with your husband or wife every month *o kain olsem* to see if things are on track. If things have gone off track, then make changes to your annual family budget so it stays healthy. Change is normal. Making changes is normal. Good luck.