

Beracah

January 1

2012

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Budget and  
activity  
proposal

## Beracah 2012 Budget

4800

	Item	Unit	Cost per Unit	Qty	Freq	Total (K)	Total (USD)
<b>1</b>	<b>Education Program</b>						
	Education Program	avg per child	420,635	180	1	75,714,286	\$15,774
	Emergency medical fund	lump sum				6,349,206	\$1,323
	<b>Education Sub-Total</b>					<b>82,063,492</b>	<b>\$17,097</b>
<b>2</b>	<b>Loan Program Year 1:</b>						
	Orientation & business Planning	per person	49,206	54	3	7,971,429	\$1,661
	Small Business loans	per person	952,381	50	1	47,619,048	\$9,921
	Maize Production Training	per person	49,206	54	3	7,971,429	\$1,661
	<b>Loan Program Year 2:</b>						
	Business Management & Animal Husbandry Training	per person	49,206	54	3	7,971,429	\$1,661
	Micro Loan Top up	per person	317,460	50	1	15,873,016	\$3,307
	<b>Loan Program year 3.</b>						
	Micro Loan Top up	per person	317,460	50	1	15,873,016	\$3,307
	<b>Loan Program Sub-Total</b>					<b>103,279,365</b>	<b>\$21,517</b>
<b>3</b>	<b>Additional Activities</b>						
	Poultry vaccination campaign	per campaign	793,651	1	2	1,587,302	\$331
	Goat Health campaign	per campaign	4,761,905	1	2	9,523,810	\$1,984
	<b>Additional Activities Sub-Total</b>					<b>11,111,111</b>	<b>\$2,315</b>
<b>4</b>	<b>Church Development</b>						
	Youth Ministries Workshop	per person	49,206	59	3	8,709,524	\$1,814
	Child Evangrlism Training	per person	49,206	44	2	4,330,159	\$902
	Leadership Seminar	per person	49,206	60	3	8,857,143	\$1,845
	Women's ministry Training	per person	49,206	40	2	3,936,508	\$820
	Zambikes for Loan officers	per person	1,587,302	8	1	12,698,413	\$2,646
	Bible School Student Scholarship	per person	2,380,952	2	1	4,761,905	\$992
	Bibles for guardian families	per bible	63,492	50	1	3,174,603	\$661
	<b>Church Development Sub-Total</b>					<b>46,468,254</b>	<b>\$9,681</b>
<b>5</b>	<b>Administration</b>						
	Administration Transport	per month	333,333	12	1	4,000,000	\$833
	Coordinator's Salary	per month	1,428,571	12	1	17,142,857	\$3,571
	Assistant Salary	per month	634,921	12	1	7,619,048	\$1,587
	Office running costs	per month	269,841	12	1	3,238,095	\$675
	<b>Administration Sub-total</b>					<b>32,000,000</b>	<b>\$6,667</b>
	<b>Project Total</b>					<b>274,922,222</b>	<b>\$57,275</b>

**Budget Narrative:****1. Education**

Beracah will be supporting 180 children in 2012. In 2012 education cost will once again increase. Beracah will be able to provide for school fees and school supplies but they will be

cutting back on additional support like blankets and soap etc. They would like to do a mosquito net distribution to families with orphans as a preventative measure against malaria in 2012.

## **2. Loan program**

Fifty new families will be brought onto the loan program. They will receive training and approximately \$200 in loan capital. These new families will partake in 2 workshops. The first is an orientation to the loan program including some basic business management skills. The second is a maize production training.

The second year families will receive more in-depth business management training and an approximate increase in loan capital of \$65 which will bring them up to \$265 in loan capital.

Third year families will receive around \$65 top up bringing their total loan capital to \$330. This group will partake in a livestock management and animal health workshop. Individuals with surplus capital will often invest it into livestock as a means of banking their extra money. It is important for inexperienced families to know how best to care for their animals and protect the health of their herd.

The first group of families graduated from child sponsorship at the end of 2011. Even though they no longer have access to the support from child sponsorship, they will continue to have access to loans through Beracah's loan program.

## **3. Community Animal Health:**

Beracah will coordinate a poultry vaccination campaign in 2012. The campaign will target chickens with a vaccine that will protect them from New Castle, a viral infection that kills thousands of poultry every year in Beracah's project area.

Families that are doing well on the Beracah loan program often invest their capital into goats. With limited access to banking services, goats can be a good investment. The market for goat meat is good with each animal selling for approximately \$60 USD. Most reproducing females will birth 2 kids a year, allowing for the families investment to grow significantly over time. All investments come with an element of risk including theft and herd loss due to sickness. Beracah will be providing de-worming treatments and tick and flea spray for families on the loan program. Other families wishing to access the service will be required to pay the cost of the medicines. 2012 will be an exposure year, with the animal treatments being given for free to families on the program. In 2013, Beracah will continue to provide the service to all community members but users of the service will have to pay for the medicines and treatments.

The Beracah animal health programs will improve poultry and livestock production and will hopefully result in a greater demand for animal health products and create a supply chain that Beracah can maintain for the benefit of the community.

## **Church Development**

In 2012, Beracah will be stepping up its Church ministry training program. In rural Zambia, Christianity is primarily associated with Sunday Church. Beracah is seeking to train and encourage churches and Christians to take their Christianity to a new level by promoting a spirit of service, a physical sharing of Christ's love with those in need.

