

FOOTSTEPS

No.11 JUNE 1992

ACCOUNTS AND RECORDS

Simple Record Keeping

by Alan Knott

BOOK-KEEPING is a tool that helps you to carry out other tasks to the best of your ability. It is an information system that can not only tell you what is going on with a particular project, but can also let others know what is happening.

Keeping simple records and book-keeping are vital to the success of any kind of work. However, often there is confusion and no-one is really sure how to go about these essential jobs. Balancing books at the end of the year

becomes a nightmare, and sending records to donor agencies is often almost impossible.

By keeping proper books, the manager of a project or health centre, or the owner of a small business can discover:

- the value of their purchases
- the value of their sales
- their expenses
- the amount of cash in the office or at the bank
- the sums of money owing to them
- the sums owing to others
- the value of property and items owned by the project or business
- the profit or loss made during a particular period
- the finances of the project or business on any given day.

Book-keeping is a discipline. In my view there is no doubt that you do need to discipline yourself to set aside time to keep the records up to date.

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- Developing team work

Failing to do this will mean a lot more time is wasted when you come to try and balance the books. It is easy to say to yourself, 'Oh, I will get round to sorting it out one day...' The trouble is that, by the time you **do** get round to it, the accounts may already be in a mess and it will take much longer to put it right.

I also believe that biblically it is part of our responsibilities as good stewards of whatever God has given us. This is even more important if you are responsible for spending money which people have donated to the Lord's work. Any Christian organisation has a clear responsibility to make sure that funds are used wisely and for the glory of God. Well-kept books will certainly help in this.

Alan Knott is a Chief Manager with one of the major clearing banks in the UK and has worked with them for 25 years. He has a personal interest in international needs. He has worked in Pakistan for two years and has visited the ACTS Institute in India (supported by Tear Fund) several times to provide training in accounting.



A store in Hualqui, Peru set up by PROESA to supply farmers with essential supplies. Good record keeping is vital for this store to continue providing a useful service.

FOOTSTEPS

Footsteps is a quarterly paper linking health and development workers worldwide. Tear Fund, publisher of *Footsteps*, hopes that it will provide the stimulus of new ideas and enthusiasm. It is a way of encouraging Christians of all nations as they work together towards creating wholeness in our communities.

Footsteps is free of charge to individuals working to promote health and development. It is available in English, French and Spanish.

Readers are invited to contribute views, articles, letters and photos.

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Project Monitoring

by Jerry Adams



What do we mean by project monitoring?

It means to keep a careful check of project activities over a period of time.

Why should we monitor a project?

Surely if everyone is doing their best, things will go well?

To work to its full potential, any kind of project needs to set out proposals and objectives. Then a monitoring system should be worked out to keep a check on all the various activities, including finances. This will help project staff to know how things are going, as well as giving early warning of possible problems and difficulties.

How can a project be monitored?

1 KEEP IT SIMPLE

Remember... monitoring is meant to be a help to good project management and not a burden.

2 OBJECTIVES

Work out clearly at the beginning the objectives of the project, including a budget of the likely cost (expenditure).



EXAMPLE

The staff of Health Centre A plan to visit a training centre for a two day training course. They assume that everyone will turn up ready and at the usual time for work. When everything is ready, they just set off and hope they will all get there on time, that there will be enough money and that the course will be helpful.

The staff of Health Centre B plan to attend the same course. The Health Centre nurse spends a little time planning the trip and setting out the objectives. The journey is planned so that the route, amount of fuel needed and the travelling time are known. Other expenses are worked out and planned so there will be sufficient funds. Staff are told what they will need to take for the course and are told to arrive half an hour before departure to allow time for packing. Staff are also told what they are expected to gain from the training. A meeting is planned two weeks after the trip to find out how effective and useful the training has been.

Which Health Centre is likely to find the training course most useful and why?

3 PLAN THE ACTIVITIES

- what needs to be done
- when it should be done
- who will be involved in doing it
- what resources are needed to do it
- how long it will take to do
- how much it will cost.

4 MONITORING

Work out the most appropriate way of monitoring the work – again, keep it simple:

- meetings
- diaries
- reports on progress
- accounts, reports on finances.

OBJECTIVES	OUTCOME	EVALUATION
<p><u>Consciousness Raising 1</u></p> <p>Conduct 18 courses. (average size 18)</p>	<p>19 Courses held: 10 for men, 9 for women. Total participants 332 Average size 17.5 Course length 3 days</p>	<p>These courses are very effective in motivating group members. Groups have been transformed when members have received this training.</p>
<p><u>Group Management</u></p> <p>Design module. Conduct 11 courses. (average size 18)</p>	<p>Module designed. 5 courses held. Total participants 63 Average size 12.6 Course length 3 days</p>	<p>Purpose of course was to provide training in keeping group records. Because so many members are illiterate, there were not sufficient members to join these courses. Instead, we are now teaching the subject at each group meeting.</p>
<p>Conduct 5 Child Literacy courses.</p>	<p>This program has been postponed.</p>	<p>We decided that this program should be done when whole villages have been mobilised. We are not at this stage yet.</p>

The ideal report – like this one written by ASHA in India – is short and to the point.

Monitoring methods

REPORTS

These do not have to be very long. Their purpose needs to be clear – to report on activities and achievements. Above is an example of the records kept by ASHA in India. They give a clear and helpful record of exactly what has been achieved. They are short and to the point. This kind of report will help them in future planning and would clearly inform the Government or a donor agency of what has taken place.

DIARIES

A helpful way of recording information would be to use one side of a note book for example, for daily or weekly plans. Write on the other side what actually happened.

Keeping a work diary like this will help you also to evaluate your own work. What are you doing that is most helpful and brings effective results? Take time to ask people in the community about how they feel.

FINANCES

Donor agencies often transfer funds in quarterly or half yearly payments which may not fit in with the planned project expenses. Planning of expenditure may need to take this into account. Careful budgeting and planning will be of great help in this.

Take time to ask people in the community about how they feel.

Week Beginning April 20th	RESULTS
① Visit 4 farmers in Weega area	① Only 3 farmers visited. other at funeral
② Buy 3 sacks of Serena seed and weigh into bags for farmers' groups.	② Serena seed not available till next week
③ Prepare teaching materials for next week's course on preparing vegetable seed beds.	③ Material prepared
④ Arrange meeting with Health Centre to plan nutrition garden.	④ Successful meeting. Also talked to health workers about rabbit project and arranged to visit Billa Centre to look at demonstration project.

MEETINGS

Confidence and trust are vital. There is a possibility that monitoring may be seen as a way of checking up on people. It must be a joint effort that everyone is involved with in some way or another.

Use the Information!

For monitoring to be a useful tool, the information that is collected must be used effectively in all sorts of ways:

- Improve the timing of planned activities.
- Adjust budgets.
- Improve future planning and decision making.
- Indicate where future work is necessary.
- Inform other agencies of activities, to encourage cooperation and publicity.
- Inform funding agencies of progress and future plans.

Have you developed useful methods of monitoring your own project that might be helpful to other readers?

Jerry Adams works in the Project Evaluation Unit at Tear Fund. Much of his work is concerned with evaluating and monitoring projects around the world.





Demonstration Plots

My experiences have convinced me that demonstrations of farmers doing what they believe in and are committed to, on their own land, are the most effective type of demonstration. One exception to this that I have seen, was at the Rural Reconstruction Movement Centre at Mampong in Ghana. There the demonstration was not set up by centre staff, but rather by the trainees. The trainees had gone on to plant and adapt what they learnt there on their own farms. They then returned the next time as trainers – so the demonstration was closely linked with their own farming.

This also offers a possibility for some church situations. Some churches have plots where the members cultivate crops to raise funds for the church. These they farm in their own way, normally using traditional techniques. These farms could become very positive learning areas if the women who work together on them can decide themselves to try new ideas, such as planting trees and crops together on the same land. They can use them as demonstration and learning sites for ideas that they can then use and adapt on their own land. By working together in this way, the demonstration is very open and everyone knows exactly what is involved in the planting, etc.

Roger Sharland, OAIC, Box 21736, Nairobi, Kenya

Fermented Food

I read with great interest your issue on mother and child care. People in Malawi also use fermented foods and

germinated flours. The local *phala* (maize porridge) is also good for ORS. *Likoni phal* is made using maize with Soya and groundnut flours added for extra protein (80% maize, 10% Soya, 10% groundnut).

I appreciated the articles on traditional beliefs and traditional birth attendants.

Our project is also debating the value of demonstration plots. It seems people are more willing to try out new ideas in a group, where the risk of failure is shared. Once people see things working in the church plot (we plan to introduce soya beans and nitrogen fixing trees), hopefully they will be willing to risk trying things out in their own gardens. I have read elsewhere that any new technique must increase yield by at least 25% to have any impression on small farmers.

The best way for a new idea to spread is when people start to teach and show each other the new technique.

I appreciate the resources section and book reviews. Also the bible studies. Keep up the good work!

Rowland Van Es, CRWRC, Box 90, Nkhoma, Malawi

Green Manuring

In the article on Soil Fertility in *Footsteps No.7*, we feel your excellent magazine is making an error in equating green manuring with ploughing-in.

In countries like Zimbabwe, which have a very long dry season, organic matter that is ploughed into the soil is rapidly broken down and quickly disappears through the process of oxidation. We therefore recommend that green manures are slashed as they begin to flower and left on the surface as a mulch that can be broken down by soil organisms. Besides the nutrients added to the soil in this way, when a nitrogen-fixing plant (legume) is slashed, the roots give a boost of nitrogen if left in the soil.

Bridget O'Connor, Fambidzanai Permaculture Training Centre, Box 8515, Causeway, Zimbabwe

Striga

I found the article in *Footsteps No.9* about striga very interesting, having spent 13 seasons in Northern Nigeria developing striga control methods for peasant farmers. The *Footsteps* article listed most of the techniques we used but did not mention the value of excluding light.

By working with the farmers, we found that a combination of the various control methods was very effective – weeding, resistant varieties, improving soil fertility, mixed cropping, crop rotation, etc. Farmers also knew that planting sorghum very close together on the most fertile land would usually give a good yield. We



found that this was because the leaves grew so densely, that the soil surface was completely shaded and this prevented the growth of striga.

Farmers in this area were certainly aware of the danger of striga to their crops and used descriptive local names like *Wuta wuta* (Hausa for fireweed) which illustrated this.

The local extension service did not adopt this successful combination of techniques. They really wanted a control method using one technique like a herbicide or resistant crop variety. However, five years after leaving Nigeria I revisited some of the farmers I had worked with and found they had virtually eliminated striga from their land.

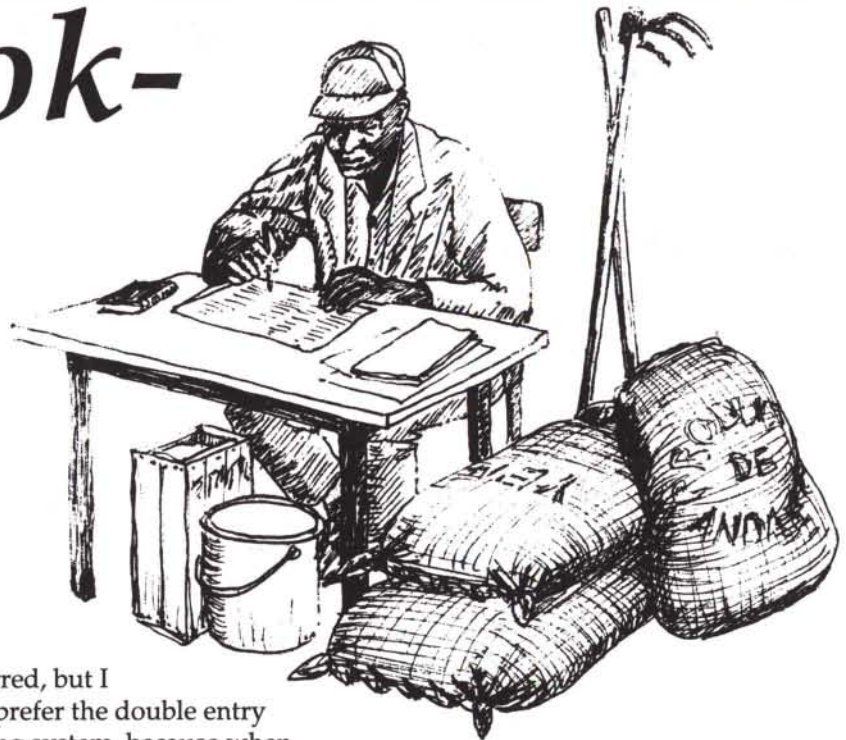
Different environments will need slightly different combinations of techniques. I would be very happy to help any *Footsteps* readers to develop similar solutions to their striga control problems.

James Ogborn, 16 Grove Avenue, Harpenden, Herts, AL5 1EX, UK

Basic book-keeping

...a practical example

by Alan Knott



IN SIMPLE TERMS the main reasons for book-keeping are:

- to keep records of **income** (money coming in) and **expenditure** (money spent) so that the profit or loss during a period of time can be easily worked out
- to keep records of **assets** (property and stock owned) and **liabilities** (bills or money still owing to others) so that the financial situation of the project or business can be worked out at any time.

Book-keeping systems

There are two main systems for keeping the accounts of small businesses. These are single entry book-keeping and double-entry book-keeping. Their names really explain themselves. In double-entry book-keeping, for every entry recorded, it is in fact recorded twice, whereas in single entry book-keeping, it is just recorded once. For very small businesses, the single entry system is

often preferred, but I personally prefer the double entry book-keeping system, because when mistakes happen (and they always will!) they are much easier to find. This system can also deal with unpaid bills and accounts. Therefore the rest of this article will concentrate on double entry book-keeping.

There is much more that can be learnt about this subject – and if there is enough interest, further articles may be possible. However, I trust that this article will help you as you seek to serve the Lord in whatever work you are involved with.

Double-entry book-keeping

Whenever possible, use the advice of a trained book-keeper when you are preparing your accounts.

The book-keeper records information from the point of view of the business and their effect on the business, not from a personal point of view. The business or project is thought of as a separate concern, even though – especially with small businesses – the business and the manager are in fact the same.

Some worked examples

Now we can begin to look at how we actually set out the accounts and record the entries. These examples all look at the small business set up by Samuel Gomez selling cooking pots. No currency is used so that these examples will be useful in every country. They can be used for any other kind of business or project. The notes refer to the transactions recorded in the accounts.

(You may find it very helpful, after each example, to record each item on a separate piece of paper, so that you become familiar with the process. If you try and simply read through this article, you will probably get rather confused.)

So look at each example in turn, writing it out for yourself. When you have understood each example, try re-writing it using some of the items for which you need to keep accounts – e.g. medicines, bandages, seeds, or vegetables. Don't move on to the next section until you fully understand the one before it.)

Terms and abbreviations commonly used in book-keeping

Account	Record of money	Ledger	Book in which money records are kept
Assets	Property, stock or cash owned	Liabilities	Amounts owed by the business
B/D	Brought down	Net Profit	Real gain made, after expenses are deducted
C/D	Carried Down	Purchases	Items bought
Expenditure	Money spent	Transaction	Business or activity carried out
Gross Profit	Total gain made from the business		
Income	Money coming in		

Section 1

The Ledger

LOOK at the example in Figure 1.

- Every transaction is entered into an account called a **Cash Account** as well as an account that describes the transaction (the business carried out). The reasons for this are because cash is involved on each occasion. Sometimes items are bought or sold on credit, but the recording of such items is complicated and we will not look at it in this article.
- Every transaction should be dated with the day it took place. This is very important when you are trying to sort out accounts. It is much easier, if possible, to record transactions as they happen.
- Notice the layout – **debits (Dr)** are on the left hand side of the page and **credits (Cr)** are on the right.
- Appropriate headings are made to the various accounts. Normally each account would use a separate page.
- There are two entries for every transaction...
For every debit there is a credit.
For every credit there is a debit.
 This is the basis of this system of accounting.

If we were to total all the entries recorded on the debit side, the total should agree with the total of all the

Figure 1

- NOTE 1 Jan 1: Samuel Gomez begins his own business selling cooking pots with 100.00 cash.
- NOTE 2 Jan 1: He buys four cooking pots, paying 60.00 in cash.
- NOTE 3 Jan 2: He sells two cooking pots for 60.00 cash.
- NOTE 4 Jan 10: He sells two pots for 50.00 cash.
- NOTE 5 Jan 10: He spends 10.00 on advertising.

entries on the credit side. Every entry is in fact **two** entries. For example, if goods are bought for cash, goods are received and this needs to be shown in the **Purchases Account**, but cash has gone out of the business and therefore this needs to be shown in the **Cash Account**.

Section 2

The Question of Profit

UNDER THIS SECTION, we are going to look at the **Trading Account**, the **Profit & Loss Account** and the **Balance Sheet**.

I do appreciate that not all of you will be involved in projects or businesses that make a profit. However, there will be times when you want to know how the project is performing and perhaps, at the end of a project, what funds are remaining.

It is important that we understand that making a profit is not wrong! In India, where I have a particular interest through ACTS Institute, the students are trained to establish their own businesses, and at the same time to be church leaders. They live on the profit that they make from their business.

Using the example above, Samuel now wants to know if he made any profits from the transactions.

(Normally you would only check the book-keeping, either at the end of each month or



FROM THE EDITOR

KEEPING GOOD RECORDS of whatever we are involved with, is rarely anyone's favourite work. Yet without clear and useful records, most of us waste a great deal of time and money.

This issue of *Footsteps* is not the easiest to read, yet we hope it will prove to be a very useful resource to keep and use in sorting out your own record keeping. If you are in any kind of leadership role – whether this is looking after a health centre, running a village co-operative, or operating a small business – you will be expected to keep records. Without them, goods and drugs will not be available when needed, donor agencies will be unable to send funds, money may go missing and you may not be able to prove that you are not responsible – these results will mean that your work may be of little value.

So please take time to study these articles and think of ways in which your own record-keeping can be improved. The article on book-keeping is worth careful study and can be pulled out and kept with your own book-keeping records.

The next issue will look in particular at the work of health projects and the training of primary health workers. Future issues will cover immunisation and soil erosion. Please write with any contributions you may have on these subjects.

Isabel Carter

Figure 2a

every three months. For small businesses, books are often only balanced once a year. However, these examples are deliberately kept short to make them simpler to follow.)

Gross Profit

The difference between the cost of buying the goods and their selling price is known as the **Gross Profit** (or **Loss**). This is worked out by looking at the **Purchases and Sales Accounts**...

Look at Figure 2a. Purchases total 60.00 (NOTE 6) and Sales total 110.00 (NOTE 7). For book-keeping purposes, these are transferred to a new account called the **Trading Account** (Figure 2b) and the **Purchases and Sales Accounts** are closed as they have served their purpose. The difference of 50.00 is known as the **Gross Profit** (NOTE 8).

Net Profit

We still have a 50.00 **Gross Profit** debit entry on the **Trading Account** for which, under double entry book-keeping, we must create a credit entry. This is made in a new account called a **Profit & Loss Account** (NOTE 8).

The **Profit & Loss Account** is a summary of the profit or loss made and the expenses of the business. There were expenses of 10.00 for advertising. We therefore credit the **Expenses Account** with 10.00 (NOTE 9) by transferring the balance to the **Profit &**

Loss Account. Like the **Purchases and Sales Accounts**, the **Expenses Account** has served its purpose.

We are now able to see that our **Net Profit** is 40.00 (NOTE 10). It is possible for the expenses to be greater than the **Gross Profit**, in which case the business would have made a loss.

The balance of the **Profit & Loss Account** is one entry and in this example is on the debit side and therefore a credit entry must be made.

The net profit is a result of the trading activities of the owner of the business, or manager of the project, either by him or her directly, or through others. The profit therefore belongs to the owner of the business. The **Net Profit** is transferred to the owner's **Capital Account** as a credit. This is in addition to the original sum of money that he or she put into the business. If the business had made a loss, it would have reduced the owners **Capital Account**.

All that remains now, is for the **Cash Account** to be balanced and the balance carried forward. The balance carried forward is the amount of cash available for the next trading period.

The Balance Sheet

The **Balance Sheet** is in two parts; the **assets** and the **liabilities** of the business.

- ASSET** all forms of property and possessions that the business holds, including amounts owing to the business.
- LIABILITY** all sums owed by the business.

Figure 2b

The balance of the **Cash Account** brought down (140.00) represents the amount of cash in hand at the date of balancing and which is available for future trading. The cash in hand is an asset and is a possession of the business. The **Capital Account** balance of 140.00 represents the amount to the owner's credit at the date of balancing.

The **Balance Sheet** is a statement of all the assets and liabilities of the business after all the transfers have been made in preparing the **Trading and Profit & Loss Accounts**. All remaining balances are either assets or liabilities and the **Balance Sheet** statement is prepared with assets on the right hand side and liabilities on the left hand side.



ACTS in India, where the author has provided training in accounting.

Section 3

The Question of Stock

IN PRACTICE, it is unusual to find that all the stock has been sold. If there is stock remaining, then this forms part of the business and has to be included in the accounts.

Let us suppose that Samuel Gomez continues in business for a further period, as shown in Figure 3a.

The value of the stock at the close of this trading period was 9.00 (NOTE 16). The stock should be valued at cost price and you should not include any potential profit.

A separate **Stock Account** (Figure 3b) is opened so the value of the stock remaining is not confused with the purchases. If this is not done, it distorts the trading position of the business.

SAMUEL GOMEZ continues in business for a further period (see Figure 3c).

In Figure 3d, I detail the new Trading and Profit & Loss Accounts as at the 12th February and the Balance Sheet. The stock of pots at the end of the period, at cost, was 29.00 (NOTE 20).

In this trading period, we have stock at the beginning as well as at the end. The total stock is available for sale.

This is how you work out the total 'cost of goods sold' during this period...

Stock at start	9.00	(NOTE 16)
Add Purchases	40.00	
	49.00	
Less stock at close	29.00	
Cost of goods sold	20.00	
These goods sold for	30.00	
Gross Profit (30.00 - 20.00)	10.00	(NOTE 10)

CASH ACCOUNT			
DEBIT	NOTE	1992	CREDIT
1992			
Jan 11 Balance B/D		140	
Jan 15 Sales	(4)	25	
Jan 17 Sales		189	
Jan 19 Balance B/D		133	
Jan 18 Cash	(15)	10	
Jan 18 Balance C/D		152	
Jan 12 Cash	(11)	36	
Jan 16 Transfer to Trading A/C		49	
Jan 15 Cash		49	
Jan 16 Cash	(13)	10	
Jan 17 Cash	(14)	25	
Jan 18 Transfer to Profits & Loss A/C		10	
		10	
		142	
		142	

Figure 3a

- NOTE 11 Jan 12: Bought 4 pots for 36.00 cash.
 NOTE 12 Jan 15: Sold 2 pots for 12.00 each.
 NOTE 13 Jan 16: Paid lighting bill 10.00.
 NOTE 14 Jan 17: Sold 1 pot for 25.00.
 NOTE 15 Jan 18: Withdrew 10.00 for personal needs out of profit.

STOCK ACCOUNT			
DEBIT	NOTE	1992	CREDIT
1992			
Jan 18 Trading A/C (stock in hand)	(16)	9	
Jan 16 Purchases		36	
Jan 16 Gross Profit		22	
Jan 18 Sales		16	
Jan 18 Stock	(16)	9	
		58	
		58	

Figure 3b

CASH ACCOUNT			
DEBIT	NOTE	1992	CREDIT
1992			
Jan 19 Balance B/D	(18)	133	
Feb 10 Sales		30	
Feb 15 Balance B/D		163	
Feb 12 Balance C/D		113	
Jan 19 Cash	(17)	40	
Feb 12 Transfer to Trading A/C		30	
Feb 12 Cash	(15)	30	
Feb 12 Cash	(19)	10	
		10	
		142	
		142	

Figure 3c

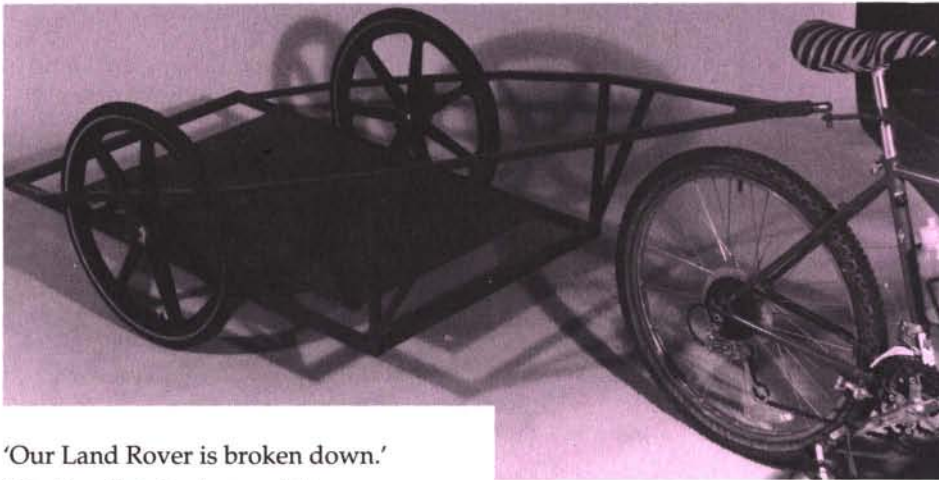
- NOTE 17 Jan 19: Bought 4 cooking pots for 40.00.
 NOTE 18 Feb 10: Sold 2 pots for 30.00.
 NOTE 19 Feb 12: Paid various small (sundry) expenses 10.00.

STOCK ACCOUNT			
DEBIT	NOTE	1992	CREDIT
1992			
Jan 18 Trading A/C (stock in hand)	(16)	9	
Feb 15 Trading A/C (stock in hand)	(20)	29	
Jan 16 Purchases		49	
Jan 16 Gross Profit		22	
Feb 12 Sales		30	
Feb 12 Less Stock at close		29	
Feb 12 Cost of Goods Sold		20	
Feb 12 Gross Profit	(21)	10	
		30	
		30	

Figure 3d

We hope this brief summary of book-keeping principles will be of practical use. Please let us know if you find it helpful in your own book-keeping.

Mobility Resources Inc



'Our Land Rover is broken down.'
 'My bicycle is broken and there are no parts available to repair it.'
 'The rainy season has begun and we can't use the road.'
 'There's no fuel available for a week.'
 'Yes, I can come by bike, but I can't transport all the medical supplies.'

Do any of these remarks sound familiar? Does your work experience difficulties with transport?

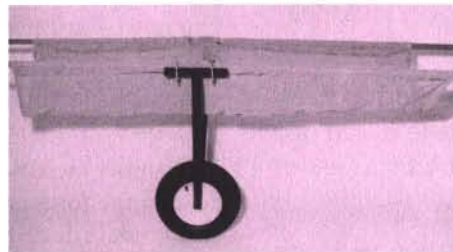
A new group based in the USA, Mobility Resources Inc, is dedicated to helping groups improve their transport. On dirt roads, even if vehicles are available, it is often impossible to drive along rough tracks, especially during the rainy season. The cost of vehicles and their high running costs usually mean that most projects are quite unable to afford them. Mobility Resources have therefore developed a range of strong, lightweight bicycles together with a huge variety of trailers, carts and stretchers. The bicycles (often known as Mountain Bikes) are ideal for difficult roads and tracks. The range of trailers and carts are designed with the needs of health projects in mind. Most of the designs will collapse for storage.

Another useful idea is the Healing Stretcher. The stretcher allows patients to be transported in reasonable comfort, by two people, along trails and tracks where vehicles are unable to drive. It has a single thick tire to cushion bumps.

They will export the bikes and other items worldwide. Their costs are very reasonable, and they provide help with training, repairs and ordering spare parts.

For further information contact:

Mobility Resources Inc, P O Box 381, Santa Fe, NM 87504, USA.



(Top) Bicycle trailer – 'Cargo' version.
 (Bottom) The Healing Stretcher.

Training Courses

Development Studies Course – Selly Oak Colleges

This 11 week course is designed for the special needs of staff from voluntary and church development agencies. The course gives participants the opportunity to reflect on past experience and future work, improve skills in management and widen their experience of the development process.

There are two courses a year, with about 20 students on each. Since 1974 the course has been attended by over 500 participants from nearly 80 countries. Applicants cannot be accepted until they are assured of financial support. This is usually provided by employers. The Selly Oak Colleges have limited access to scholarship support, but may be able to advise on sources of funding.

For further information write to:

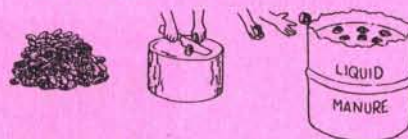
Laurence Taylor
 Development Studies
 Selly Oak Colleges
 Birmingham
 B29 6LQ
 UK.

Save time between crops – plant maize seedlings

Here is a simple idea from DCFRN to give maize seedlings an early start, either saving time between crops, or getting them ready to plant out as soon as the rains begin...

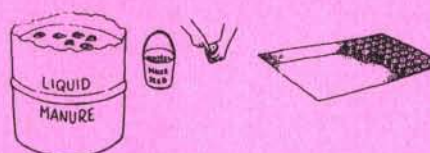
STEP 1

Cut old dry maize cobs, (from which the seeds have been removed) into sections 5 to 6cm long. Soak them in liquid manure (manure mixed with water) for about a month.



STEP 2

Remove the maize cob sections when they are slightly rotten but still have their shape. Press two or three maize seeds into each section and place them upright, in your seedling bed.



STEP 3

Cover the seedling bed with about 1cm of fine soil or compost.



STEP 4

Sprinkle seedling bed well with water. In dry or cool weather, cover with a layer of straw or black plastic sheeting.



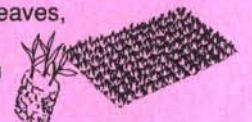
STEP 5

When seeds germinate, remove straw or plastic and water well.



STEP 6

When maize seedlings have developed three leaves, transplant the whole cob section into the field.



RECORD KEEPING

by Sandra Michie

DOES RECORD KEEPING seem one of the most uninteresting and perhaps difficult parts of running a small health centre or even a business? Yet it can be fun...

Keeping good records with a simple method to keep stocks up to date, means that you can take much of the stress out of the running of any small business or health centre.

Plan carefully just what is needed, and then work out the simplest way to keep records. Only people who work in a situation are able to understand thoroughly the needs of that particular health centre or business. You can get basic ideas from other people, but they will only really work for you if you stop and plan out your own system. Here are some ideas to help you.

First, let's try and understand the simple facts about keeping stock records. We call the item you are counting and using 'stock'. Record-keeping is simply...

Stock in hand + Stock received – Stock used = Balance left

To keep these correct, you also need to know **how much you use** in a certain time, and **when to order** and **how much to re-order**. When the amount of stock reaches the re-order level, it is time to order that item.

Planning

Let's talk in particular about a small health centre. What are the things for which we need to keep stock records?

There are:

- medicines
- bandages and dressings
- laboratory supplies and chemicals
- bed linens and cleaning materials
- food supplies

...you will think of others.

It is very important that the amount of supplies is adequate for the demand. In many situations this is hard to plan,

especially where supplies are not easily available, but some careful thought can make it much simpler. Here are some questions to help in the planning:

- How essential is the item?
(Some items are very important indeed, like chloroquin for the treatment of malaria. Others are necessary but not essential, like sheets for the beds.)
- How long does it take from ordering to arrival?
- How often do you order supplies?
- When is the best time in the year to order them?
- What quantity of that item do you need each month?
- How adequate and secure are your storage facilities?

Once you have worked out the amounts you need each month, it is important to plan well so that stock is ordered in good time. There can be many factors affecting ordering:

Seasons of the year – muddy roads in a rainy season can make transport of supplies very difficult, so the height of the rainy season is not the best time for orders.

Storage space – if you are unable to securely store stock, there is little point in ordering larger quantities for more to be stolen.

Transport facilities – in an isolated area, it is often easier to arrange for a large order to be delivered safely, rather than risk ordering small amounts that may even be stolen off the lorry.

Don't order too often – it adds to the work.

Ideas for stock storage

- Have a well locked store room.
- Work out your maximum stock level. This helps you to plan your storage space well and allows a little extra stock in case of unexpected delays.
- Plan your re-order level. When you re-order there should be enough of the item left on the shelves for use until the new order arrives. In addition, allow a generous amount in case the order fails to come when expected.
- Store all the stock of each item together in one place – you can then see it all quickly.

Essential points for easily managed stock records...

- Know your needs.
- Plan your system carefully to suit your work.
- Have a calendar for regular tasks.
- Have stock lists.
- Review stock and stock list annually.
- Have an organised list of addresses and places for ordering supplies.
- Have an adequate supply of order forms.

- Always store new stock at the back, and use the items with the shortest expiry date first.
- Label your shelves.
- Display the re-order number clearly by the stock so that you know immediately when you need to re-order (see suggested re-order stock level below).
- Keep a list where you note down whatever item reaches the re-order level.
- Thoroughly check stock every year and think about whether the stock levels need changing.
- Do not trust your memory – check things carefully before ordering. It is easy to forget something essential!

Suggested stock levels for medicines

Maximum Stock Level – the maximum ever held in storage. The stock total will not usually be this high. This figure is the amount to aim at when re-ordering.

Maximum Stock Level =
Amount used each month x Months between orders x 3

eg: If you use 3 tins in a month and make an order every 3 months, it would be 3 (tins) x 3 (months) x 3 = 27 tins
 If you use 1 tin a month and order every month, it would be 3 tins as stock level (i.e. maximum ever in store)

Re-order Stock Level – this figure gives a quick reference to see when you need to re-order. When the stock reaches this level, or below, you will need to re-order supplies on the next ordering date.

Re-order Level =
(amount used each month) x (Months between orders) x 2

eg: 3 (tins) x 3 (months) x 2 = 18 tins
 1 (tin) x 1 (month) x 2 = 2 tins left on the shelf – means it is time to re-order.

Write this number on the stock label on the shelf.

STOCK CARD				NAME
Strength 300mg				ASPIRIN
Unit 1000 (Tin)				Max. stock level 27
				Reorder level 18
DATE	RECEIVED	USED	BALANCE	NOTES
1.1.92			18	Brought forward Dec 91
31.1.92		3	15	Order 12
28.2.92		3	12	
1.4.92		3	9	
14.4.92	12		18	Order sent for 9
30.4.92		3	15	
31.5.92		4	11	
30.6.92		3	8	
14.7.92	9		17	
31.7.92		4	13	Order sent for 14

To re-order stock

If stock is at, or below, the re-order level on the ordering date, you need to order.

Amount to order =
Maximum Stock Level – Balance on stock card

eg: If maximum stock level is 27 tins and 17 tins remain, then order 10 tins.
 If maximum stock level is 6 tins and 2 tins remain, then order 4 tins.

Remember to deduct any supplies you have already ordered, but not yet received.

Sandra Michie spent 25 years in rural Zambia with mission medical work, mainly involved with preventative health care.

BIBLE STUDY

Our attitude to money



We read in Matthew 6:19-21 the words of Jesus; 'Do not store up for yourselves treasures on earth... but store up for yourselves treasures in heaven. For where your treasure is, there your heart will be also.'

This teaching can seem hard to follow. What does the Bible teach about money? It certainly does not forbid making money. Paul taught that we should work hard to provide for our needs and those of our families. Should we work to make as much money as possible? Let's look together at a passage in 1 Timothy.

Read 1 Timothy 6:6-8.

Why is it important to be content with what we have? What should be our attitude towards material things?

Read 1 Timothy 6:9-10.

What should be our attitude towards money? Note that this passage does not say that making money and using it well, is wrong. It is good to make full use of our talents. However, the love of money is wrong. It is our attitude that is so important.

Have you seen examples of the problems which wealth can bring? What are some of these problems?

Read 1 Timothy 6:17-19.

What does this passage say about giving? Reflect on your own attitude to money. Do you have peace over your use of money and possessions? Is your hope for the future based on Christ – or on your own efforts?

ALL COMMUNITY WORKERS, whether in health, agriculture, education, etc, will constantly be involved in situations where they need to co-operate with other people. This may be with individuals – the village head, a midwife, farmer or religious leader, or with groups, or with co-workers.

Co-operation means working together with a common goal, a concern for each other and a common understanding of each other's needs. This is a simple exercise that is designed to encourage working together as a team.

Working Together

DEVELOPING TEAM WORK



Objectives

- To learn more about the importance and advantages of working together.
- To understand what will help good co-operation and what will prevent good co-operation.



We're still in separate boxes – where do we go from here?



Break down the walls!



Get to know each other.



Work together.

Materials

Coloured felt pens, large sheet of paper for each person, plenty of table space.

The Activity

Divide people into groups of four to six. Each group should sit together. It is very important that people do not discuss what they are doing!

Give each person a sheet of paper and ask them to begin drawing a picture of their own choice.

After a few minutes, ask them to stop drawing and pass their piece of paper onto the next person. Each person should then continue with the incomplete drawing that they receive.

Repeat this process until each person has their own original drawing.

Give each person time to look at their own drawing.

Discussion

These are some points which can be brought out – you may think of others, especially if you were watching people as they took part in this activity.

- When you added to someone else's drawing, did you understand what that person was trying to draw?
- Were the additions to your picture appropriate and relevant? Is your

picture better or worse than you had hoped? Why?

- How did you feel if the picture you wanted to draw was changed? Why did you feel that way?
- What did you do if the picture you received was almost complete? How did you feel?
- How did you feel if the picture you received had just been started?
- Was anyone afraid to add to a picture? Why?
- Did anyone find it difficult to add to a picture? Why?
- Did anyone find it easy to add to a picture? Why?

What conclusions can you reach after completing this exercise?

How could they affect your team work in the future?

Adapted from 'Health Care Together' published by TALC. Edited by Mary P Johnston and Susan B Rifkin.

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