

Series 6, Episode 20

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This leaflet contains information on: maize, NCD and Gumboro in chickens, mobile money, business planning



If undelivered, please return to The Media Company, PO Box 215-00502, Karen.

For more information, SMS "FERTILIZER" to 30606

A Good Maize Crop

Fertilisers will give you a bigger harvest.

NPK fertilisers contain:

Nitrogen (N) – for leaf growth

Phosphorous (P) – for healthy roots and shoots

Potassium (K) – for good cobs

Some also contain nutrients like **Magnesium, Sulphur** and **Zinc**. These help the plants stay healthy and grow faster.

Do a **soil test** to find out which fertilisers to use. MEA have a good range for different soils and crops.



Buy MEA fertilisers from agrovets in bags of 50kg, 25kg, 10kg and 2kg. You need 50kg for 1 acre.

Phosphorous in Maize

Phosphorous helps the stems and root networks of maize plants.

With lots of roots the plant can get more air, water and nutrients from the soil. It will grow better and faster. You will get more maize cobs.

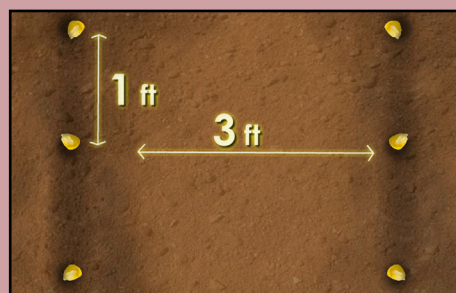


If your plant needs Phosphorous, the leaf edges will have a reddish purple colour.

Planting Maize

Use a fertiliser at planting for good root growth.

1. Put a teaspoon **NPK fertiliser** and a handful of **dry manure or compost** in the planting hole.
2. Mix with the soil.



Always use certified hybrid seeds. You will get a bigger harvest.

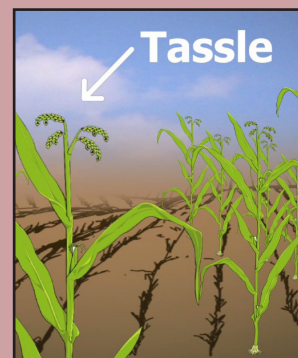
Topdressing Maize

Topdress maize after 21 days. Use **CAN** or **urea**. You need 1 bag of urea for 1 acre.

Topdress with a soda bottle top/teaspoonful of fertiliser per plant. This is 10g.

Topdress when the soil is moist, but not too wet. This is to stop the fertiliser evaporating, or sinking into the ground.

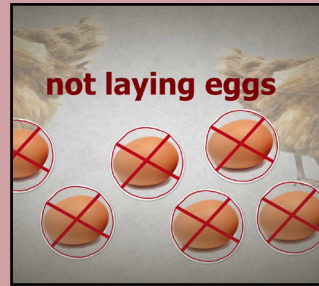
Topdress again when the maize starts to tassel.



Diseases in Chickens

Newcastle Disease (NCD)

Newcastle Disease (NCD) is a virus that kills chickens. It is very bad for your chicken business. The best way to save your chickens is to vaccinate.



Signs and symptoms of NCD include:



Vaccinate for NCD

Vaccinate all chickens for NCD with an **eye OR nose drop**. The eye drop is better.

Buy the vaccine from your agrovet. It must be kept cold until it is mixed with water and put in the dropper. 1 vial of vaccine does 50 birds.



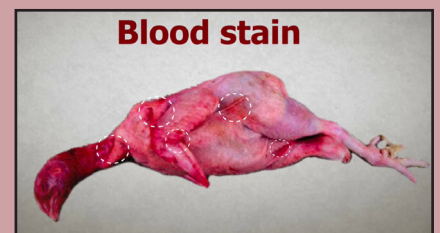
Put 1 drop of vaccine into the bird's eye. Wait for it to blink it in.

Gumboro

There is no cure for Gumboro.

Birds may die with no signs of the disease.

Signs and symptoms of Gumboro include:



Take a dead chicken to the vet to skin. If there are bloodstains, there was internal bleeding. This is a sign of Gumboro.

Vaccinate for Gumboro

Buy the vaccine from your agrovet. Mix the vaccine with the chickens' drinking water.

On the day of vaccination, do not give the birds drinking water for 1-2 hours before giving the vaccine. This is so they are thirsty and drink the vaccine. It is fine to keep feeding the birds.

Ask your agrovet when is the best time to vaccinate for Gumboro and NCD. Broilers and layers need to be vaccinated at different times.



Mobile Money

Getting a Loan

Loans can be a good way to start or expand your business. It is very important to always pay back your loans. It gives you a good **credit rating** and **credit history**.

When you ask for a loan, the bank will want to know your **credit history**. They might look at:

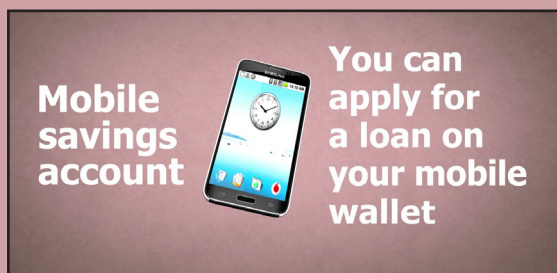
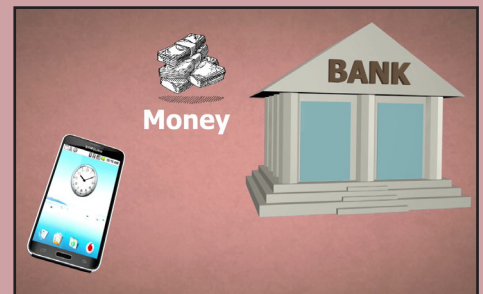
- The number of transactions on your MPESA account. You can print your MPESA history.
- Whether you have paid previous loans back on time.
- Your airtime.
- Payments such as school fees, electricity and insurance – do you pay on time?

If you have a good **credit history**, the bank is more likely to give you your loan.

Ways to use mobile money

With your phone you can save money, get a loan or get insurance. Often you do not have to travel to the bank – you can do it from your own home.

To **save money**, send money from a MPESA/mobile money account to a **savings account**. Some accounts pay **interest**. This means that the bank pays you a small amount of money to keep money in an account.

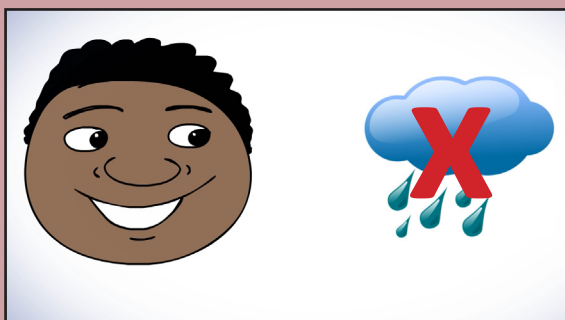


If you have a mobile savings account, you can apply for a loan on your **mobile wallet** (like MPESA). The bank will decide how much to lend you based on your airtime, savings and payment history.

Mobile loans are small and have to be paid back quickly. Only use mobile loans for emergencies.

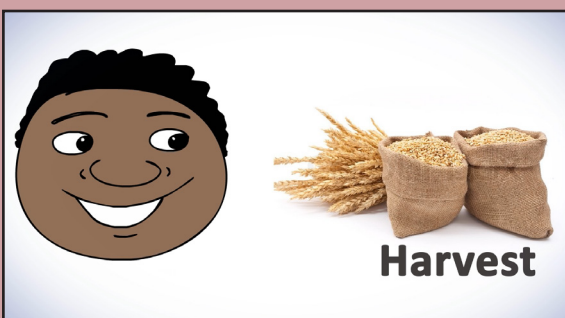
Insure your crops using your phone

Use your phone to get insurance for your crops. Look for seed packets that come with insurance. They contain scratch cards telling you how to insure your crop. Follow the instructions on the card.



Talk to the insurance company to fully understand how it works. If there is no rain and your seeds do not grow, you will need to make a claim to get your money back.

If there **is rain**, you will get a harvest!



REMEMBER:

You have to pay for every withdrawal that you make from your phone.
Check the cost of any mobile service before you try it.

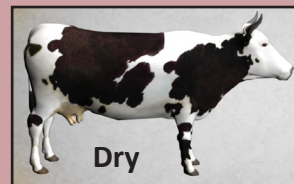
Business Planning

All good businesses need planning. Plan well and you will make more money. A **business plan** keeps you focused on your aims. It says where you are coming from, where you are now, and where you want to go as a business. A business plan can also help you get a loan from the bank.

There are 3 parts to a business plan:

1. Production Plan

e.g. You have 3 cows.



Make sure that you always have something to sell. If all of your cows calve at the same time, you will not have milk to sell. If you only have one cow giving milk, what happens if it gets sick?

Sometimes it is good to have more than one business. Try keeping chickens or growing vegetables.

2. Marketing Plan



Who buys your milk?

Sell at a good **price**. Find out what your neighbours are selling milk for. If the price is too high people will not buy your milk.

What is your **product**?
here it is clean and fresh milk.



How do people know that I sell milk? You need to **promote** it. A poster at the gate? Telling people at church?

At what **place** can people buy your milk? From your house? Do you deliver?

3. Financial Plan



Production and marketing cost money.

Will you need a **loan**? Do you have **savings** that you can use?

Get advice from:

- Financial & agricultural experts eg. extension workers, FAO
- Successful business people around you
- Shamba Shape Up. Call iShamba on 0711 082606



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