

FINANCIAL

MANAGEMENT

TOOLBOX

WILDLIFE MANAGEMENT SERIES



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The Wildlife Management Series is based on field experience and original research reports which are available from the WWF Southern Africa Regional Programme Office (SARPO) in Harare. WWF wishes to acknowledge the important contribution made by the Rural District Councils and their constituent communities, in the development of the series.

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INTRODUCTION TO THE FINANCIAL TRAINING KIT

What is the purpose of the financial training kit?

The overall purpose of the financial training kit is to improve the financial management skills of ward wildlife and CAMPFIRE committee members. The kit contains:

- **The Financial Management Toolbox.** This is a set of activities to be used by a trainer in conjunction with the CAMPFIRE Game. The activities have been developed to improve the participants skills in simple mathematics, book-keeping, analysis of financial records, budgeting and cost-benefit analysis.
- **The CAMPFIRE Game.** This is a participatory learning tool, allowing participants to practice the skills which they have been taught. The CAMPFIRE Game is based on the principle that people remember 25% of what they hear, 50% of what they see and 90% of what they do!
- **The Financial Management Manual.** This outlines the main elements of a simple financial (cash) management system for ward wildlife and/or CAMPFIRE committees.

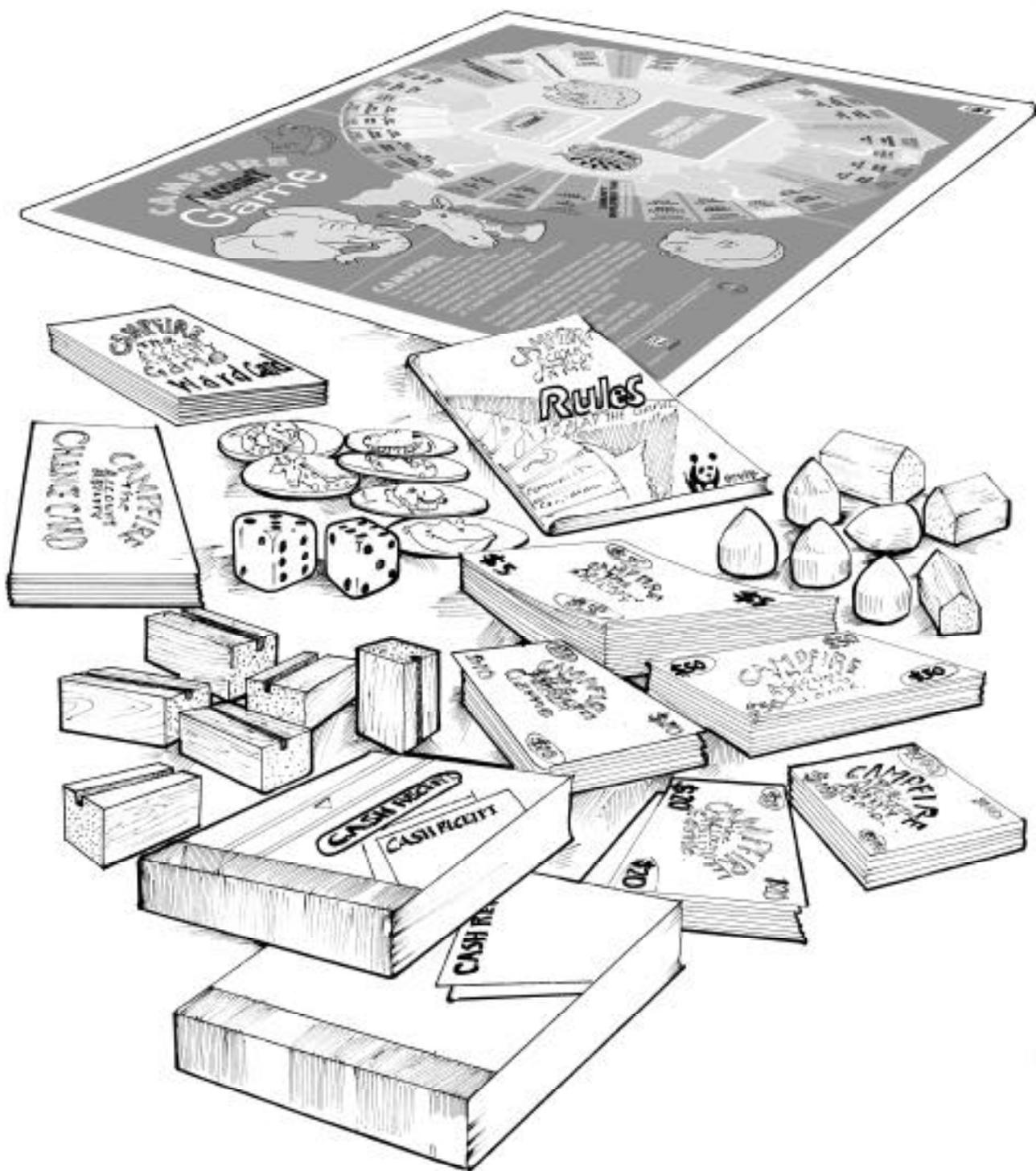
How was the financial management toolbox developed and tested?

The CAMPFIRE Game and training activities contained in this toolbox were developed by WWF's Support to CAMPFIRE Project with the help of community representatives. The Financial Management Toolbox and CAMPFIRE Game provides an alternative and popular training method, which has been adapted for use in Zambia, Namibia and Botswana.

Arrangement of this toolbox

The toolbox has five sections:

- **Section Two** briefly outlines the contents of the CAMPFIRE Game, their uses and how the Game can be used as a training tool.
- **Section Three** describes five activities based on the CAMPFIRE Game. These are;
 - Activity 1 - Orientation,
 - Activity 2 - Basic Book-keeping,
 - Activity 3 - Analysis of financial records,
 - Activity 4 - Simple cost-benefit analysis,
 - Activity 5 - Budgeting and budget management.
- **Section Four** outlines the development of a locally written "financial management manual" as a permanent record of the procedures used by each committee.
- **Section Five** contains five appendices of information on the CAMPFIRE Game.
 - Appendix 1 - Contents of the Financial Training Kit.
 - Appendix 2 - Summary of the lease fees and development costs by ward.
 - Appendix 3 - Summary of the income that can be earned by ward.
 - Appendix 4 - Summary cost-benefit analysis by ward.
 - Appendix 5 - Summary of Chance Cards.



THE CAMPFIRE GAME AND OTHER TRAINING AIDS

Introduction

The purpose of the CAMPFIRE Game is to improve the financial and cash management skills (for example simple mathematics, book keeping, analysis of financial records, budgeting and cost-benefit analysis) of ward wildlife and CAMPFIRE committee members. This section describes;

- the different parts of the CAMPFIRE Game and how they are used,
- the roles of the players (participants) and the banker,
- the other training aids in the Financial Training Kit.

The Components of the CAMPFIRE Game

The CAMPFIRE GAME, consists of;

- the CAMPFIRE Game board
- 20 Ward Cards
- 30 Chance Cards
- 2 dice
- 6 animal icons
- 25 lodge icons
- 40 hunting camp icons
- the money in denominations of \$100, \$50, \$20, \$10 and \$5 notes
- 6 Rule Books

The Board

The CAMPFIRE Game is played on a board. This is based on a map of Zimbabwe, around which there is a circular track of 35 sections. These sections represent 20 selected wards in eight of the major CAMPFIRE districts. In the center of the board, two spaces been marked out. The first one is where the CHANCE Cards are placed and the other is where payments to the Community Development Fund are collected.

The Ward Cards

For every ward shown on the board, there is a Ward Card. Each Ward Card shows the name of a District, the name of a Ward, the costs of leasing the ward and of developing it and the income that can be earned.



Players have the opportunity to lease the rights to that Ward's wildlife. This is done by paying the lease fee to the banker. In return, the player receives the Ward Card as evidence of their "rights". If the player does not want to lease the ward, the Banker will auction that ward to the other Players.

The Lodges and Hunting Camps

A player who has the wildlife rights to a ward, can choose to develop, it in order to increase the income which can be earned. A ward can be developed by "constructing" hunting camps or lodges. A hunting camp icon indicates that trophy hunting is taking place in that ward. A lodge icon however, represents tourist based activities taking place in that ward. The cost of developing hunting camps and lodges is given on the Ward Card.

Hunting and tourism cannot be mixed in the same ward due to the conflicting interests of tourists and hunters. Thus in Nyanga District, only lodges are allowed.



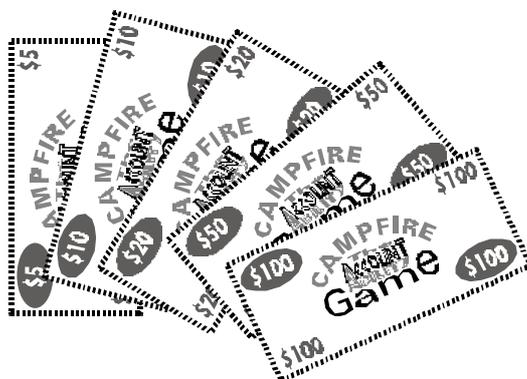
The Chance Cards

Every time a player lands on "CHANCE", he or she is required to take the top Chance Card and follow the instructions written on it. The Chance Cards give the CAMPFIRE Game an element of surprise.



The money

The CAMPFIRE Game has its own money. The money is used by the players to buy and sell wildlife leases, develop their wildlife leases with hunting camps and lodges and pay fees and other costs incurred.



The Instruction booklet

This contains more detailed information on;

- the different parts of the CAMPFIRE Game and how they are used
- the roles of the players and the banker
- how to start the CAMPFIRE Game
- some general rules that need to be followed

Other training aids

The Financial Training Kit also contains other training aids. These are;

- Receipt books
Receipt books are used to develop book-keeping skills. As in real life, a player must issue a receipt each time he or she receives money from another player or from the bank. Receipts should be correctly completed and labeled so that they can be used later to find errors in the cash-book if required.
- Cash-books
Each player must record every financial transaction in their cash-book. The choice between a simple cash-book or a cash-analysis book should be made by the facilitator, after consulting with the players. For early toolbox activities, it is strongly recommended that only single entry book-keeping is used. Experience has shown that even competent book-keepers struggle to keep up with the game.
- Visual aids
The Financial Training Kit includes eight laminated visual aids. These can be used by the trainer when explaining the key documents that are needed for effective financial management.

The Roles in the CAMPFIRE Game

Generally, the participants at a training course will be the Players while the facilitator and/or trainer will be the Banker;

- The Players

The Players are expected to lease the rights to wildlife and then develop the hunting or tourism activities in those wards. Their aim is to earn as much money as possible during the Game.

- The Banker

The facilitator and/or trainer will take the role of the Banker. The Banker has two important functions. These are;

- to ensure that the learning and training objectives of the Game are met,
- to facilitate the progress of the Game

How can a trainer use the CAMPFIRE Game?

The CAMPFIRE Game provides a participatory learning environment which complements the traditional teaching and/or training methods for financial management. The activities given in Section 3 are not intended to be prescriptive. They should be adapted by trainers to suit their participants' needs.

A training course timetable showing how the CAMPFIRE Game can be used

Day	Session	Objectives
1	morning	Introduction to financial management (classroom/theory) Elements of book-keeping (classroom/theory)
1	afternoon	Activity 1: Orientation session of CAMPFIRE Game
2	morning	Review of Day One Activity 2: Full Session of CAMPFIRE Game with documentation
2	afternoon	Analysis of financial data and budgeting (classroom/theory)
3	morning	Activity 3: Full session of CAMPFIRE Game using budgets
3	afternoon	Cost-benefit analysis (classroom/theory)
4	morning	Activity 4: Modified session of CAMPFIRE Game using Cost-benefit analysis
4	afternoon	Revision of ideas and practice

 **Activity 1 Orientation**

Time required: up to two hours

Purpose

The purpose of this activity is to introduce the participants to the CAMPFIRE Game.

Resources required

- The CAMPFIRE Game
- The Instruction booklet

Introduction

This activity is designed to familiarise players with the rules of the CAMPFIRE Game before using it to develop specific financial and cash management skills. This is important because the Game and its approach will be a new experience for most, if not all, of the participants.

Advantages

- Completing this activity will enable players develop a clear understanding of the CAMPFIRE Game. In the following activities, they will be able to concentrate on the training aspects of book-keeping and financial management.
- The orientation session generally raises many CAMPFIRE issues which can be discussed by the players.

Disadvantages

- As there is little direct financial management training benefit from this orientation session, it might be considered as a “waste of precious training time.”

Training method**Step 1 - PLAYING AS INDIVIDUALS OR PAIRS?**

The facilitator and the players should decide whether to play the Game as individuals or in pairs (teams of two). The number of players, or teams, is limited by the number of icons (six). There are several advantages to pairs, it allows more people to play, they can share the tasks in subsequent activities and many find it easier to make decisions with a partner (some facilitators have played with teams of more than two persons, which has worked well).

Step 2 - WHAT IS AN APPROPRIATE VENUE?

The venue will largely be determined by the number of persons playing each Game. Normally the maximum number of people who can play one Game is 13 (six pairs and one banker). For large training courses, the facilitator might need to use two sets of the CAMPFIRE Game.

When playing the Game, it is important to have sufficient space, for the board, the participants and their documents. A large table is ideal, as are four or more school desks pushed together. There should be enough room for each participant to be seated around the table. The CAMPFIRE Game is not suited to venues where wind is a problem - since there is a lot of paper work!



Step 3 - WHO SHOULD BE THE BANKER?

For each CAMPFIRE Game, there needs to be a Banker. The Banker's role is important, as this person is required to make payments and receive money from the players. Ideally, this position should be filled by the facilitator, as it allows him or her to monitor the progress of the Game and the participants. However, if there is more than one Game in progress, then the facilitator will have to move between the groups. In this case, another person should be the banker.

The Banker is responsible for;

- allocating the money to the Players
- controlling the remaining money in the bank
- receiving the money paid as lease fees for the wildlife rights to wards and distributing the Ward Cards
- receiving the money paid by players for hunting camps and lodges
- conducting auctions of Ward Cards as and when necessary
- making payments to players when they pass “START” (for example, “Collect Annual CAMPFIRE dividend of \$200”)
- making payments to players as directed by “CHANCE” cards (for example, “There has been a sale of elephant skin. Receive \$25 from the Bank”)
- making payments to players from the sale of agricultural products (for example, “Receive \$75 from the Sale of Cotton”)
- receiving payments made by individual players (for example, “School Fees: You are required to pay school fees. Pay \$50 to the Bank”)
- managing and organising the Community Development Fund (for example, “Annual lodge repairs: You are required to repair your lodges. Pay \$75 per lodge owned, to the Community Development Fund”)

The Banker should organize the “Bank” so that there are no unreasonable delays in giving people their money, cards or icons. The Banker does not have an icon and does not play the Game in the sense of throwing the dice and moving around the board. He or she, provides a service to other players and ensures that all rules relating to the Game that involve money are followed correctly.

Step 4 - CHOOSING ICONS

Each team or player should choose an icon for the game. Once the icons have been chosen they should be placed on the section labeled “START.”

Step 5 - ALLOCATING THE START-UP MONEY

The first task of the Banker is to organise the money into different denominations and then give out start-up money to each player or team. The amount and the recommended denominations for start-up money is given in the table below:

The start-up money for each player (or team)

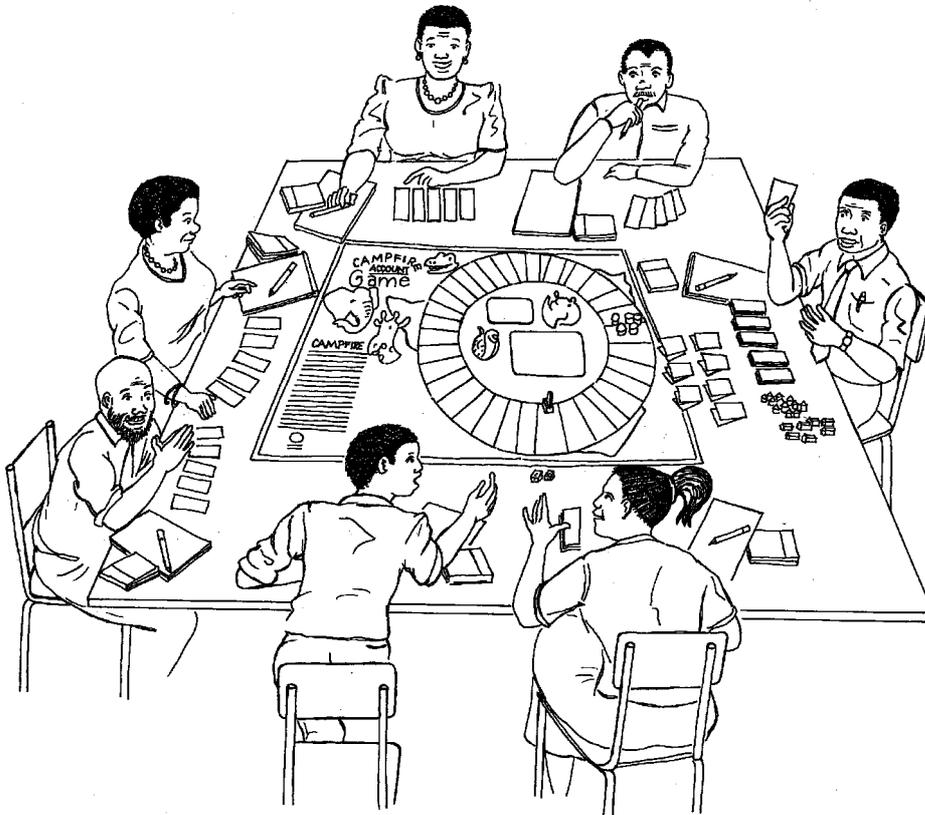
Denomination	Number	Value
\$100	5	\$500
\$50	3	\$150
\$20	5	\$100
\$10	3	\$30
\$5	4	\$20
Total	20	\$800

Step 6 - STARTING THE CAMPFIRE GAME

Once players have chosen their icon, received their start-up money and the Banker has organised the bank, the CAMPFIRE Game is ready to begin. The person sitting on the left of the Banker starts the game by throwing the dice, and then moving their icon the correct number of places along the board in a clockwise direction.

What happens when a player lands on a ward?

If a player lands on a ward, they have the option to lease “the wildlife rights” by paying the Bank the stated lease fee. If he or she leases the wildlife rights they must receive the correct Ward Card. This gives them the right to develop the property for sport hunting or tourism. They can do this immediately. The ward card gives details of the development costs for building hunting camps or lodges and the rent which can be earned from other players if these land on the same ward. Hunting camps and tourist lodges are purchased from the Banker, and then placed on the correct Ward.



If a player does not wish to lease the wildlife rights for the ward on which they have landed, the Banker must offer it to other players through an auction. Players bid openly by offering the banker as much as they are prepared to pay for the rights. The person who is willing to pay the highest price will receive the rights to that ward.

Facilitator's hint: From the start of the Game, the facilitator must urge players to make simple cost-benefit analyses, and ask themselves the question “am I going to make money out of this investment?”

What happens when a player lands on CHANCE?

If a player lands on "CHANCE", they should take the top card from the pile of CHANCE cards. The player should read the instructions out loud and then follow them. CHANCE cards should be returned after use to the bottom of the pile (Note, the Chance Cards, are kept "face-down" on the Board, so that the instruction can't be read).



What happens when a player lands on an AGRICULTURAL section?

On the Board, there are four sections (Cold Storage; Grain Marketing, Cotton Marketing and Drought Relief Loan) which represent agricultural activities. If the player lands on one of these sections, they must simply follow the instructions.



Step 7 - CONTINUATION

When the first player has completed their turn, they give the dice to the player or team on their left. This player throws the dice and moves their icon along the board. This person or team has to make the same decisions as the first player, that is to lease or not to lease, to develop or not to develop? If the player lands on an already leased or developed ward, they will have to pay rent to the player owning this lease.

Step 8 - THE "ANNUAL CAMPFIRE DIVIDEND"

Whenever a player passes "START" they receive \$200, as their annual CAMPFIRE dividend, from the BANK.

Step 9 - HOW LONG SHOULD THE FIRST GAME CONTINUE FOR?

The purpose of this activity is introduce participants to the basics of the CAMPFIRE Game. The Facilitator needs to decide when all the players are familiar with and have mastered the basic rules and procedures of the Game. Experience has shown that this may take between 1-2 hours.

Step 10 - DISCUSSION

At the end of the orientation activity, the facilitator should briefly discuss the Game with the players. Some discussion points are:

- What is the difference between actual CAMPFIRE activities and the CAMPFIRE Game?
- How can the CAMPFIRE Game be used to develop people's understanding of CAMPFIRE?

Activity 2 Basic book-keeping

Time required: two to four hours

Purpose

The purpose of this activity is to give players the opportunity to practice their basic book-keeping, record keeping and mathematical skills.

Resources required

- the Game
- a suitable venue
- a simple cash-book for each player or team
- a receipt book for each player or team

Introduction

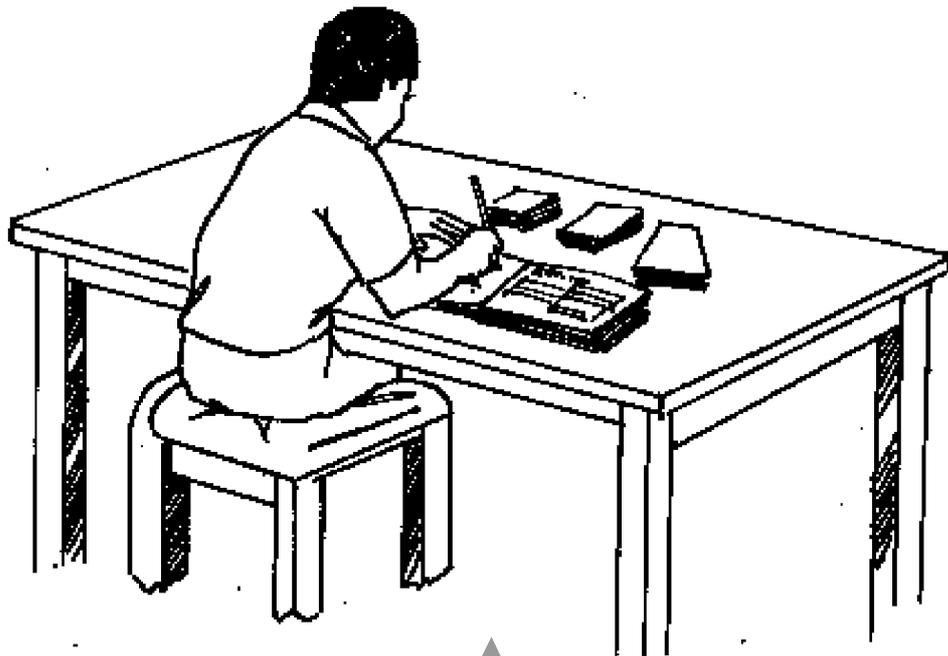
This activity is designed to allow the Players to practice their book-keeping, record keeping and mathematical skills. It assumes that they have been given the background and theory for simple book-keeping. It also assumes that they are familiar with and can use, cash and receipt books.

Advantages

- Since each Player has to complete a cash-book, fill out and keep receipts and practice their mathematical skills, this activity is a powerful way to reinforce theory.
- It also teaches the Players the importance of keeping up-to-date with their financial records and allows them to practice finding mistakes in their work.

Disadvantages

- The activity takes time and skilled facilitation. It is, however, worth the investment in time and complements the theoretical aspect of the training.



Training method

Step 1- WHAT PREPARATION IS REQUIRED?

The Game must be prepared in exactly the same way as described in Activity 1. This means that each player should

- choose an icon
- receive money from the Banker

The Banker should

- prepare the surplus cash
- layout the Ward Cards
- make sure that the Chance Cards are on the Board

Step 2 - WHAT EXTRA DOCUMENTS ARE REQUIRED?

Make sure that all the players or teams have a simple cash-book and a receipt book.

Name: <i>J. Moyo</i>					
Date	Description	Reference	Income	Expenses	Balance

Facilitator's hint: Ordinary lined paper can be used to make a cash-book. Receipt books should be purchased when those supplied in the toolbox run out. It is not necessary for each person to have a full receipt book. One receipt book can be split into four smaller ones. What is important is that each player or pair identifies their receipts. The best way of doing this is to insert their initials before the receipt number (See example on Page 15).

22/02 2 001 jm 1

Received from M. Banda

the sum of Fifteen dollars and zero cents

for visiting Bambadzi Ward

Amount in figures \$15-00

Cash/Cheque

J. Moyo

Step 3 - HOW DO THE PLAYERS USE THE DOCUMENTS?

In this activity, each player records their financial transactions using the correct documents (Cash-book / receipt book). The way the Game is played remains the same (see Activity 1, steps 1 - 10).

Example: The Player to the left of the Banker is J. Moyo. On receiving his start-up money he records it as a CAMPFIRE Grant (\$800, Income) and in the balance column.

Then J. Moyo throws the dice and scores 4 (2+2). From START, he moves four places along the board to Mahenye Ward. He decides to lease the wildlife rights and so pays the Bank \$100. This is the second entry in the cash-book (see below). The Bank gives him the Mahenye Ward Card. J. Moyo also decides to build one hunting Camp. He pays the Bank \$50 and receives a hunting camp. The record of transactions will look like this:

Name: <i>J. Moyo</i>					
Date	Description	Reference	Income	Expenses	Balance
22-02-99	CAMPFIRE Grant		\$800		\$800
22-02-99	Lease rights for Mahenye Ward	B-1		\$100	\$700
22-02-99	Purchase one hunting camp	B-2		\$50	\$650

When J. Moyo has finished his transaction, he gives the dice to M. Banda who also throws a “4” and lands on Mahenye Ward. He has to pay J. Moyo the stated rent. M. Banda’s cash-book records money going out while Moyo’s cash-book will record money coming in.

The second entry by M. Banda in his cash book will look like this:

Name: <i>M. Banda</i>					
Date	Description	Reference	Income	Expenses	Balance
<i>22-02-99</i>	<i>CAMPFIRE Grant</i>		<i>\$800</i>		<i>\$800</i>
<i>22-02-99</i>	<i>Pay J. Moyo for staying in Mahenye Ward</i>	<i>JM-1</i>		<i>\$30</i>	<i>\$770</i>

The fourth entry by J. Moyo in his cash-book will look like this:

Name: <i>J. Moyo</i>					
Date	Description	Reference	Income	Expenses	Balance
<i>22-02-99</i>	<i>CAMPFIRE Grant</i>		<i>\$800</i>		<i>\$800</i>
<i>22-02-99</i>	<i>Lease rights for Mahenye Ward</i>	<i>B-1</i>		<i>\$100</i>	<i>\$700</i>
<i>22-02-99</i>	<i>Purchase one hunting camp</i>	<i>B-2</i>		<i>\$50</i>	<i>\$650</i>
<i>22-02-99</i>	<i>Payment from M. Banda for visiting Mahenye Ward</i>	<i>JM-1</i>	<i>\$30</i>		<i>\$680</i>

In addition J. Moyo must give M. Banda a receipt for the money. It is important that J. Moyo retains the “carbon copy” in his receipt book. Only the top copy only is given to M. Banda.

The first receipt written by J. Moyo will look like this (note the carbon copy is retained in the receipt book):

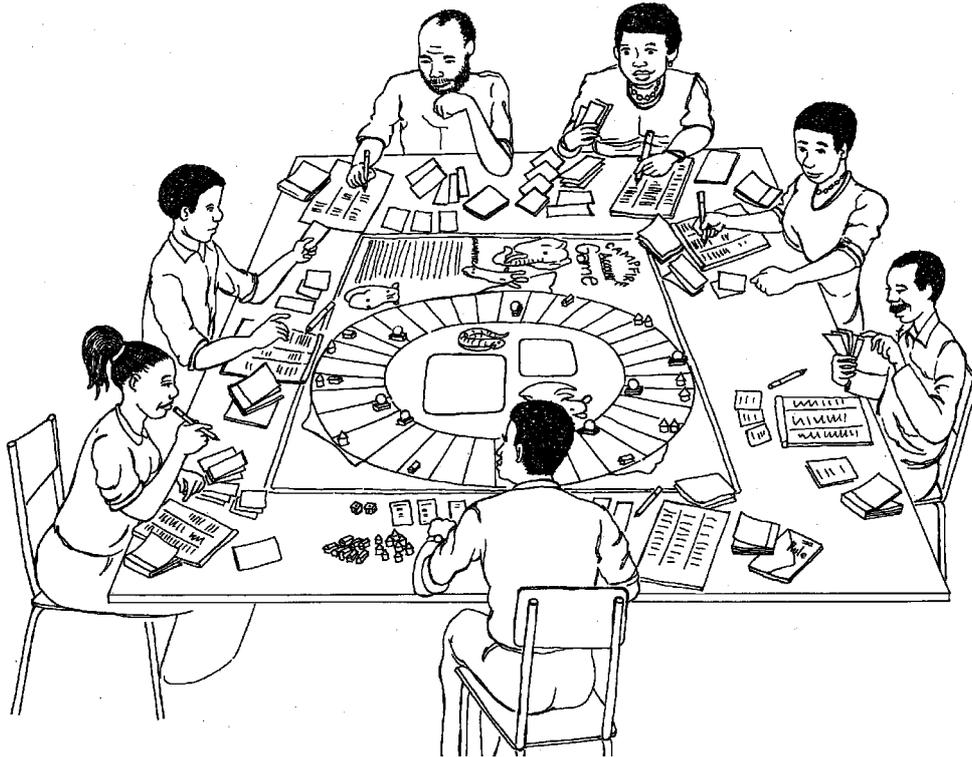
<i>22/02/2001</i>	<i>jm1</i>
Received from <i>M. Banda</i>	
the sum of <i>Thirty dollars and zero cents</i>	
for <i>for visiting Mahenye Ward</i>	
Amount in figures <u><i>\$30-00</i></u>	
Cash/Cheque	
<i>J. Moyo</i>	



Facilitator's hint: Participants should be encouraged to complete the receipts first and then make an entry into the cash-book. Normally, no entry should be made in the cash-book unless there are supporting documents (for example a receipt number).

Step 4 - CONTINUATION

The facilitator should help players so that the Game is kept going and players do not wait too long for their next turn. Long delays will lead to boredom. It is also important that players or teams keep up with their paperwork. If they cannot keep up with their cash-book entries and receipts, then you will need to slow the Game down. The activity should continue for as long as the players are getting either enjoyment or practical experience.



Facilitator's hint: The facilitator needs to continuously monitor the performance of the players, this should include;

- **Cash book entries** - For each cash-book entry there must be a date, a description of the transaction, an entry in the correct column and a balance. For each receipt, there must be a date, a description of the transaction, the figure in words and numbers and a signature.
- **Trial balances** - A useful exercise is to stop the Game and get each player to undertake a trial balance in order to check that their cash on hand equals the balance in their cash-book. The Game should not resume until all the players have been able to reconcile their cash-book balance and their cash on hand. Other players should be encouraged to assist in finding faults. Players should be shown how to use the receipts as records to check their cash-books. If the figures do not agree, try to discover whether it is a mathematical error (very common) or an entry error (common).
- **Using calculators** - The purpose of the Game is to improve the players' understanding of basic book-keeping and financial management. If the players have calculators, they should use them.

Step 5 - ENDING THE GAME

Once the decision has been made to end the Game, there are two exercises that each player must undertake:

- Reconcile their cash on hand with the balance as given in their cash-book. As with the trial balances during the Game, it is important that you assist the players to identify and rectify any mistakes that might have occurred.
- Determine who the winner of the Game is. This is done by calculating the total value of each participant's leases, capital development and cash on hand, minus the initial grant. Using a table such as the one below will simplify this task.

A useful format that can be used by participants for calculating their total wealth (lease agreements, assets and cash)

Lease agreement	1. value(\$)	2. developments (\$)	Total = 1+2
		sub-total	
		plus cash on hand	
		less CAMPFIRE Grant	
		TOTAL	



Facilitator's hint: Finding and correcting errors that trainees have made is an important part of the learning process. If a player's cashbook and cash on hand do not balance, follow these steps:

- using the receipt book and the receipts that have been received, make sure that all the transactions that the player has made have been entered in the correct column of the cash-book. You will need to start at the top of the cash-book.
- if all the transactions are entered in the correct columns, then check that the amounts on the receipts and the amounts entered into the cash-book are the same. Again, you will need to start at the top of the cash-book.
- finally, if there are still errors, check the addition / subtraction of each line in the cash-book.

By following these three steps, you should be able to find the error and correct it. Sometimes, it might be useful to re-write the cash-book on a new sheet of paper.

It is important that the Game does not continue once a person has found an error. It is useful to involve other players in the process of finding and correcting errors.

Step 6 - DISCUSSION POINTS

Discuss with the players the following;

- whose cash and cashbook balanced?
- what were the reasons that some players balanced and other did not?
- what are the general lessons that can be learned from the Game?

Activity 3 Analysis of financial records

Time required: one to two hours

Purpose

The purpose of this activity is to give the players the opportunity to practice their analytical skills, using the real sets of data that they generated in the previous activity.

Resources required

- cash-books for each player from Activity 2
- paper
- pencils
- calculators (if available)

Introduction

This activity cannot be carried out independently of Activity 2 and assumes that the facilitator has provided the necessary background and theory for the analysis of financial records. Too often, data of all kinds is collected and never analysed. It is critically important that book-keeping is not seen as the end of the process. It is very important to analyse the data that has been collected.

Advantages

- This activity shows how the analysis of financial data contributes towards developing the Budget.

Disadvantages

- As with the previous activities, the activity takes time and requires skilled facilitation.

Training method

Step 1- DECIDING ON APPROPRIATE CLASSES OF INCOME AND COSTS

On completion of Activity 2, “Basic book-keeping”, each player or team should have a cash-book, with more than 20 entries.

J. Moyo’s cash-book at the end of Activity 2 is shown on the next page as an example.

Name: <i>J. Moyo</i>						
	Date	Description	Reference	Income	Expenses	Balance
1	22-02-99	CAMPFIRE Grant		\$800		\$800
2	22-02-99	Lease rights for Mahenye Ward	B-1		\$100	\$700
3	22-02-99	Purchase one hunting camp for Mahenye	B-2		\$50	\$650
4	22-02-99	Payment from M. Banda for visiting Mahenye Ward	JM-1	\$30		\$680
5	22-02-99	Chance: Repairs to hunting camp	DL-1		\$20	\$660
6	22-02-99	Lease rights to Nabusenga Ward	B-6		\$150	\$510
7	22-02-99	Purchase one hunting camp for Nabusenga	B-7		\$50	\$460
8	22-02-99	Pay M. Banda to visit Gatche Gatche hunting camp	MB-3		\$75	\$385
9	22-02-99	Chance: Pay school fees.	B-8		\$50	\$335
10	22-02-99	Payment from O. Mpofu for visiting Nabusenga	JM-2	\$25		\$360
11	22-02-99	Sale of Cotton	JM-3	\$75		\$435
12	22-02-99	Receive Annual CAMPFIRE dividend	JM-4	\$200		\$635
13	22-02-99	Payment to O. Mpofu for visiting hunting camp at Mukulela	OM-5		\$20	\$615
14	22-02-99	Pay development levy for two wards (Mahenye and Nabusenga)	DL-3		\$50	\$565
15	22-02-99	Lease rights for Kanyurira Ward	B-15		\$300	\$265
16	22-02-99	Purchase one hunting camp for Kanyurira Ward	B-16		\$50	\$215
17	22-02-99	Payment from W. Gunda for visiting Mahenye Ward	JM-5	\$30		\$245
18	22-02-99	Chance: Interest on bank account	JM-6	\$100		\$345
19	22-02-99	Payment from O. Mpofu for visiting Kanyurira hunting camp	JM-7	\$175		\$520
20	22-02-99	Payment to W. Gunda for visiting Marawa Ward (lodge)	WG-11		\$150	\$370
21	22-02-99	Receive annual CAMPFIRE dividend	JM-8	\$200		\$570
22	22-02-99	Payment from M. Banda for visit to Mahenye hunting camp	JM-9	\$30		\$600
23	22-02-99	Pay development levy for three wards (Mahenye, Nabusenga and Kanyurira)	DL-12		\$75	\$525
24	22-02-99	Chance: Repairs to three electric fences	DL-13		\$150	\$375
25	22-02-99	Pay drought relief loan	DL-18		\$20	\$355
26	22-02-99	Payment from W. Gunda for visiting Nabusenga Ward	JM-10	\$25		\$380
		Totals		\$1,690	\$1,310	

Step 1 - CONTINUED

The first step of the activity is to decide on the classes of costs and the classes of income. Generally participants will agree on about 3 - 4 classes of income and 5 classes of costs.

Common classes of income

Class	Description
<i>Income from hunting camps and lodges</i>	<i>Rents paid by other players at lodges owned by hunting camps and player</i>
<i>Annual CAMPFIRE dividend</i>	<i>Payment for passing "START"</i>
<i>Income from agriculture</i>	<i>Sales of maize, cotton, livestock</i>
<i>Other (includes CAMPFIRE Grant, donor, birthday, wildlife products, interest)</i>	<i>donor funds, wildlife products, interest, birthday</i>

Common classes of costs

Class	Description
<i>Lease fees</i>	<i>Fees paid for the lease rights to wards</i>
<i>Capital development</i>	<i>Purchase / construction of hunting camps and lodges</i>
<i>Rents paid</i>	<i>Rents paid to other players</i>
<i>Levys and fees</i>	<i>Any levys (development levy) and fees (school fees)</i>
<i>Other (includes repairs)</i>	<i>repairs, maintenance</i>

Step 2 - SORTING RECORDS

Once agreement has been reached on the classes, the participants should sort their income and costs into the agreed classes. The total for each class can then be calculated.



Facilitator's hint: If the participants add a column to their cash-books they can use this to classify the entry.

Example: Analysis of Income for J. Moyo (numbers in brackets refer to cash-book entry)

Classes of Income	Income [x-ref to cash-book entry no]	Total	Percentage of total
<i>Rent from wildlife</i>	<i>\$30+ \$25+ \$30+ \$175+ \$30+ \$25</i> <i>[4;10;17;19;22;26]</i>	<i>\$315</i>	<i>19%</i>
<i>Dividends</i>	<i>\$200+ \$200</i> <i>[12;21]</i>	<i>\$400</i>	<i>24%</i>
<i>Agriculture</i>	<i>\$75</i> <i>[11]</i>	<i>\$75</i>	<i>4%</i>
<i>Other</i>	<i>\$800+ \$100</i> <i>[1;18]</i>	<i>\$900</i>	<i>53%</i>
<i>Total</i>		<i>\$1,690</i>	<i>100%</i>

Example: Analysis of Expenditure for J. Moyo (numbers in brackets refer to cash-book entry)

Classes of expenditure	Expenditure [x-ref to cash-book entry no]	Total	Percentage of total
<i>Lease fees</i>	<i>\$100+ \$150+ \$300</i> <i>[2;6;15]</i>	<i>\$550</i>	<i>42%</i>
<i>Capital development</i>	<i>\$50+ \$50+ \$50</i> <i>[3;7;16]</i>	<i>\$150</i>	<i>11%</i>
<i>Rents paid</i>	<i>\$75+ \$20+ \$150</i> <i>[8;13;20]</i>	<i>\$245</i>	<i>19%</i>
<i>Levys and taxes</i>	<i>50+ \$50+ \$75+ 420</i> <i>[9;14;23;25]</i>	<i>\$195</i>	<i>15%</i>
<i>Other</i>	<i>\$20+ \$150</i>	<i>\$170</i>	<i>13%</i>
<i>Total</i>		<i>\$1,310</i>	<i>100%</i>

Step 3 - DISCUSSION POINTS

Discuss with the participants the following:

- the importance of the analysis of their financial information.
- how the results from the analysis might be used.
- who should be responsible for analysing income and expenditure.
- when income and expenditure should be analysed.
- the percentage allocation between classes and any patterns which might develop.

Activity 4 Simple cost-benefit analysis

Time required: two to three hours

Purpose

The purpose of this activity is to improve the participants' understanding of cost-benefit analysis.

Resources required

- ward cards
- paper
- pencils
- calculators (if available)

Introduction

This activity uses data from the Game to allow the participants to make simple cost-benefit analyses. It assumes that the players have already been given the background and theory for cost-benefit analysis

Advantages

- Cost-benefit analysis will guide participants in the development of their budgets (Activity 5).

Disadvantages

- The activity may oversimplify real life difficulties of calculating the costs and benefits of projects or investments.

Training method

People make cost-benefit decisions all the time. For example:

- a decision to weed a field for five hours implies that the person believes that they will increase their yield by a factor greater than the cost of their labour. The benefits (increase yield) of the activity are greater than the cost (time and equipment).
- a decision to buy a new bicycle implies that the person believes that they will save time and money by owning their own transport. The benefits of the activity (savings in time and money) are greater than the cost.

Every decision that we make has benefits and costs. Usually, people make decisions that bring more benefits than costs. Ward wildlife or CAMPFIRE Committees have a responsibility to their members to ensure that the benefits of a project exceed its costs.

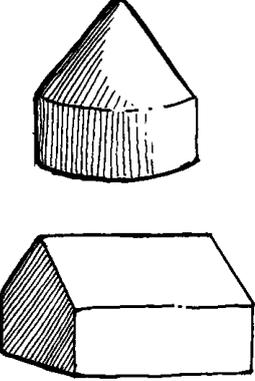


Facilitator's hint: Refer to the Project Planning Manual (WMS Number 9), Appendix 2 for background to cost-benefit analysis.

Step 1 - IDENTIFICATION OF BENEFITS AND COSTS

Based on the Game, identify and list with the participants the benefits and costs of leasing and developing a ward. These are:

Costs and benefits of the hunting camps and lodges



Costs

- lease fee
- costs of buying either hunting camps or lodges

Benefits

- rents paid by other players

Step 2 - COST-BENEFIT RATIO OF HUNTING CAMPS

Randomly distribute ward cards to the participants. For each ward card, ask participants to:

- list the lease fee
- list the cost of the hunting camp
- calculate the total costs
- list the rents receivable (the benefit), and
- calculate the number of visits required to the ward for the investment to payback itself

Ward	Lease fee	Hunting Camp cost	Total costs	Rent from a hunting camp	No. of visits to payback costs
<i>Mahenye</i>	<i>100</i>	<i>50</i>	<i>150</i>	<i>30</i>	<i>5</i>
<i>Tsholotsho, Ward 3</i>	<i>160</i>	<i>50</i>	<i>210</i>	<i>20</i>	<i>10</i>

Step 3 - CONSOLIDATING THE RESULTS

When each participant has completed their table, combine the results into a single table showing the simple cost-benefit analysis for each ward if it is used for hunting.

Step 4 - COST-BENEFIT COST:ANALYSIS FOR LODGES (optional)

The activity can be extended to include the analysis of lodges, and/or wards with more than one hunting camp.

Step 5 - DISCUSSION POINTS

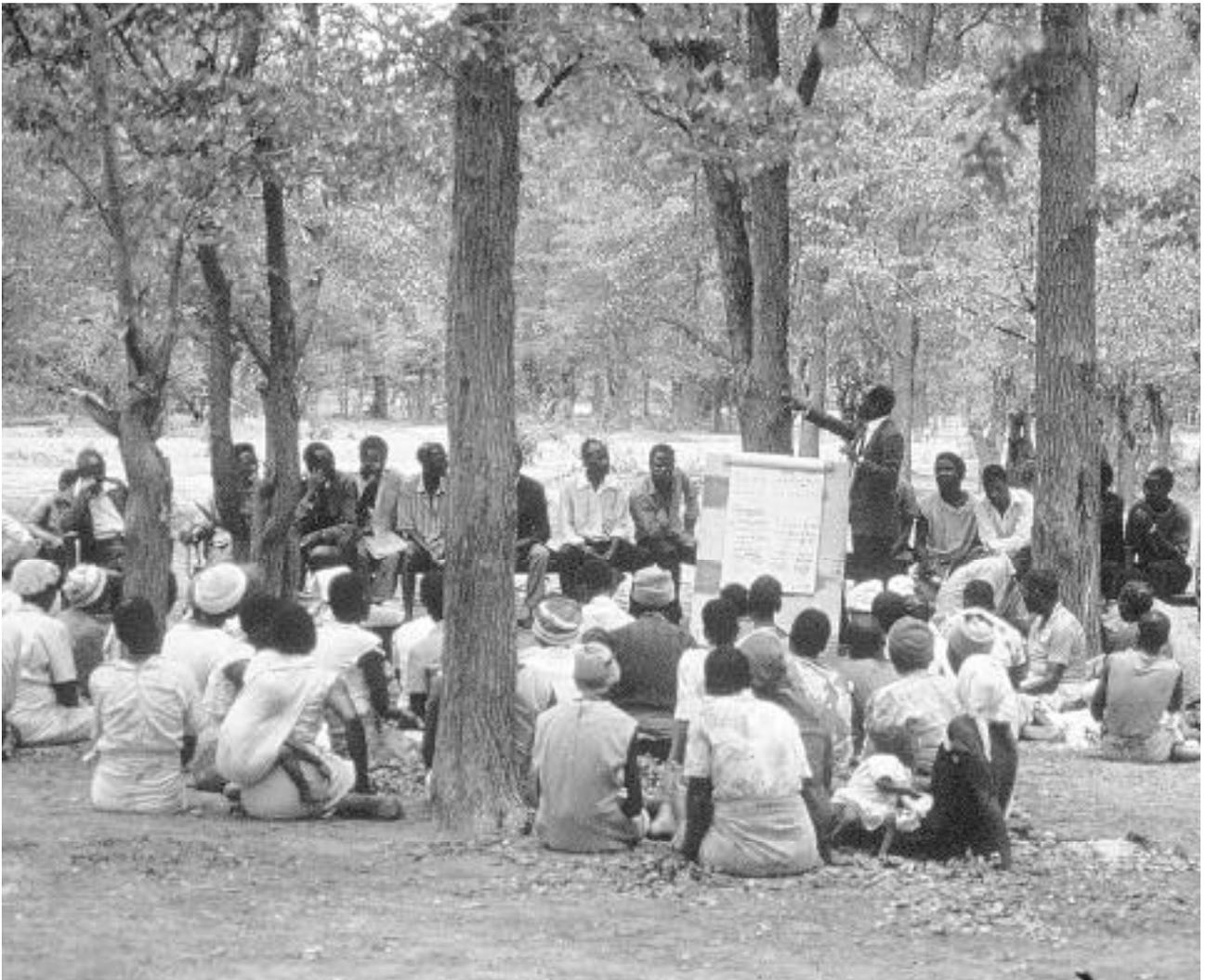
Discuss with the participants the following:

- The wards with the best and lowest cost-benefit ratio
- The reasons why these wards might have these ratios
- When cost-benefit analysis is a useful tool
- When cost-benefit analysis might not be a useful tool
- Real examples of where decisions might have been improved with a cost-benefit analysis



Facilitator's hint: The figures should always be rounded up to the nearest whole number. For example 9.3 visits becomes 10 visits.

Facilitating a CAMPFIRE budget meeting, Mahenye Ward, Chipinge RDC.



Activity 5 Budgeting and budget management

Time required: up to four hours

Purpose

The purpose of this activity is to give participants an opportunity to develop a budget and then manage their activities within this budget.

Resources required

- CAMPFIRE Game
- suitable venue
- the analyses from Activity 3
- the cash-books for each player or team
- paper
- pencils
- calculators (if available)

Introduction

This activity cannot be carried out independently of Activities 2 and 3. Information from these activities is used to simulate the development of a budget and the management of that budget. It also assumes that the players have the necessary background and theory for budgeting.

Advantages

- This activity uses the analyses of income and expenditure from Activity 3 to simulate the development of a budget and the management of that budget. The Game also replicates the high level of uncertainty that Ward Wildlife Committees and treasurers face in their everyday management of CAMPFIRE revenue.

Disadvantages:

- The activity takes time and requires skilled facilitation to be of maximum benefit to the participants.

Training method

A budget is a financial plan. It shows the prices and the quantities of goods and services that will either be bought or sold in the future. In most organisations, the budget is prepared using information from the past to plan for the future.

The budget has two very important functions:

- **Planning** - The budget helps the organisation plan for the future. A one year budget shows what goods and services an organisation will buy (how many and what cost?) and what income will be earned. These are the objectives for the organisation to achieve over the year.

- **Control** - The budget is a plan which has been developed to meet certain targets and objectives. It is, therefore, a tool to help control and manage the organisation to achieve these objectives. Costs and income need to be compared regularly with the budget to monitor the organisation's progress towards its objectives.

Developing a budget is a process. The first step is to decide on the objectives. Once these have been agreed on, it is important to consider the alternative ways of getting to the objectives.

For example, if a CAMPFIRE committee wants to build a school (the objective) it should consider the different ways of doing it within the constraints of its budget. These could include;

- using a local contractor
- a contractor from town
- the RDC or District Development Fund

Generally, the cheapest option is chosen but it should not compromise quality. Finally, the budget must be agreed on and a detailed budget / plan developed.

! **Facilitator's hint:** Refer to the Financial Management Manual (WMS Number 10), Chapter Two, for background to budgeting.

Step 1 - WHAT IS THE OBJECTIVE?

Participants, either individually or in teams, must agree on their objectives. Normally, within the CAMPFIRE Game, this is to make as much money as possible. Even if everybody has the same objective, it is important that participants go through this step.

Step 2 - DEVELOPING AND COSTING THE PLAN

Participants must develop their plans for the Game. They should use their budget analyses from Activity 3 to develop plans that cover;

- **Costs** - Participants need to think about how many wards they wish to lease, which wards they wish to lease, and what developments they are going to make. They should use the cost-benefit analyses from the previous activities to target wards which are attractive investments. As in real life they should make provision for other costs such as rents, levies, taxes, fines repairs and maintenance which will have to be paid. In addition, provision must also be made for unexpected costs which are called "contingency costs."

An example of the proposed expenditure as part of J. Moyo's budget.

Categories of expenditure	Quantity	Unit costs	Total	% analysis
<i>Lease fees</i>	<i>Lease 4 wards (Mahenye, Tyunga, Mola, Kanyurira)</i>	<i>100+ 200+ 250+ 300</i>	<i>\$850</i>	<i>45%</i>
<i>Capital development</i>	<i>2 hunting camps in each ward</i>	<i>50+ 50+ 50+ 50+ 50+ 50+ 50+ 50</i>	<i>\$400</i>	<i>21%</i>
<i>Rents paid</i>	<i>estimate</i>		<i>\$300</i>	<i>16%</i>
<i>Levies and taxes</i>	<i>estimate</i>		<i>\$200</i>	<i>11%</i>
<i>Other (includes repairs)</i>	<i>estimate</i>		<i>\$100</i>	<i>5%</i>
<i>Contingency</i>	<i>estimate</i>		<i>\$50</i>	<i>2%</i>
			<i>\$1,900</i>	<i>100%</i>

- Income** - It is possible to develop a budget reflecting the income that participants expect to receive from the plan. It is, however, more difficult and is usually only a best guess based on the historical analysis from Activity 3, combined with an idea of which wards the participant wants to lease. You must decide whether the activity is useful! In the context of CAMPFIRE, most Committees need to learn how to plan and control their costs.

An example of the proposed income as part of J. Moyo's budget

Categories of income	Quantity	Income	Total	% of total
<i>Rent from wildlife businesses</i>	<i>3 visitors for each ward</i>	<i>(50 * 3) + (75 * 3) + (120 * 3) + (200 * 3)</i>	<i>\$1,335</i>	<i>42%</i>
<i>Dividends</i>	<i>4 dividends</i>	<i>\$200 * 4</i>	<i>\$800</i>	<i>25%</i>
<i>Agriculture</i>	<i>estimate</i>		<i>\$150</i>	<i>5%</i>
<i>Other</i>	<i>estimate</i>	<i>\$800 + \$100</i>	<i>\$900</i>	<i>28%</i>
<i>Total</i>			<i>\$3,185</i>	<i>100%</i>

Step 3 - USING THE BUDGET AS A MANAGEMENT TOOL

The second purpose of a budget is to provide a tool for managing and controlling an organisation's progress towards an objective. This activity provides the opportunity for participants to manage their Game within the framework of the budget that they have developed.

This means that participants start a new session of the CAMPFIRE Game (Activity 1). Together with the players you need to decide what records need to be kept. For the purposes of this activity, the completion of receipts can be omitted. Participants will still need to keep a cash-book and record each transaction. In addition, income and expenditure need to be monitored against the budgets which have been developed by the participants.

Facilitator's hint: Participants often get frustrated because they cannot lease some or all of the wards that they have identified in their budget. This is not a problem. In any business environment, plans are unlikely to ever be implemented perfectly. What is important is that participants adapt their strategy within the defined objectives of the budget.

Ideally, participants should continuously monitor their progress. To do this an extra column (labeled Actual) can be added to the budgets in which participants maintain a running total of either their income or expenditure. Alternatively, you can stop the Game at regular intervals to allow participants to analyse their income and expenditure and compare it with their budgets.

Categories of expenditure	Quantity	Unit costs	Total	% analysis	Actual
<i>Lease fees</i>	<i>Lease 4 wards</i>	<i>100+ 200+ 250+ 300</i>	<i>\$850</i>	<i>45%</i>	
<i>Capital development</i>	<i>2 hunting camps in each ward</i>	<i>50+ 50+ 50+ 50+ 50+ 50+ 50+ 50</i>	<i>\$400</i>	<i>21%</i>	
<i>Rents paid</i>	<i>estimate</i>		<i>\$300</i>	<i>16%</i>	
<i>Levies and taxes</i>	<i>estimate</i>		<i>\$200</i>	<i>11%</i>	
<i>Other (includes repairs)</i>	<i>estimate</i>		<i>\$100</i>	<i>5%</i>	
<i>Contingency</i>	<i>estimate</i>		<i>\$50</i>	<i>2%</i>	
			<i>\$1,900</i>	<i>100%</i>	

Facilitator's hint: This activity also provides an ideal opportunity for the participants to use the combined cash - analysis book (See Financial Management Manual WMS Number 10).

Step 4 - CONTINUATION

As with the other activities, there is no formal end to this activity. You must monitor the progress of the participants and judge, with their input, when it is appropriate to end the activity.

Step 5 - DISCUSSION POINTS

Discuss with the participants the following;

- was it easy to monitor progress within the constraints of a budget?
- what are the differences between the budget's control functions with respect to income and expenditure?
- how do the participants prepare budgets and manage their activities within their own wards?
- what are the important differences and similarities between the budget preparation and management in the Game and the process in their own wards?

WELCOME TO NENYUNGA WARD FINANCIAL ADMINISTRATION COURSE

WARD LEVEL FINANCIAL ADMINISTRATION MANUAL CONTENTS

- INTRODUCTION
- ROLES AND RESPONSIBILITIES OF COMMITTEE MEMBERS
- RECEIVING DIVIDENDS
- BUDGETING
- DEPOSITING MONEY
- WITHDRAWING MONEY
- HOW TO PAY WORKERS
- ACCOUNTING AND BOOK-KEEPING
- PROCEDURES OF PURCHASES
- KEEPING RECORDS
- REPORTING TO COMMUNITY

Developing a framework for a locally written manual (Step #2, page 34)

WARD LEVEL FINANCIAL ADMINISTRATION MANUAL DETAILED CONTENTS

NENYUNGA WARD FINANCIAL ADMINISTRATION COURSE

INTRODUCTION	BACKGROUND	OBJECTIVES	HOW TO USE THIS MANUAL		
ROLES AND RESPONSIBILITIES OF COMMITTEE MEMBERS	ROLE OF CHAIRPERSON	ROLE OF SECRETARY	ROLE OF THE VECOS	ROLE OF THE CO-OPTED MEMBERS	ROLE OF TREASURER
RECEIVING DIVIDENDS	WHERE DOES THE MONEY COME FROM?	HOW THE MONEY IS RECEIVED	WHO DISTRIBUTES THE MONEY		
BUDGETING	REASONS FOR THE BUDGET AND ANALYSIS	TO HAVE SOME QUOTATIONS			
DEPOSITING MONEY	REASONS FOR BANKING	NEEDS CASH CHEQUE PAY IN SLIPS	WHO DOES THE BANKING	WHEN DO WE BANK?	WHICH BANK ACC THE PAYING NO OR CREDIT SLIP
WITHDRAWING MONEY	REASONS FOR WITHDRAWING MONEY	WITHDRAWAL OF MONEY FROM BANK	REQUEST FOR WITHDRAWAL OF MONEY	DECIDE WHAT NEEDS TO BE WITHDRAWN	
HOW TO PAY WORKERS	PAYING WORKERS	WHO IS RESPONSIBLE	PAY SHEETS	PAYING CONTRACTORS	PAYMENT VOUCHER
ACCOUNTING AND BOOK-KEEPING	WHO DOES THE ACCOUNTING	MONTHLY SUMMARIES	END OF YEAR FINANCIAL STATEMENTS		
PROCEDURES OF PURCHASES	TO HAVE SOME QUOTATIONS	WHO DOES THE JOB?	INVOICES		
KEEPING RECORDS	PUT SYSTEMATICS	FILEING SYSTEM			
REPORTING TO COMMUNITY	TO KNOW THE EXPENDITURE AND INCOME	RELATIONSHIPS	TO KNOW IF THE COMMITTEE IS WORKING WELL		

Agreeing on the sub-headings under section (Step #3, page 34)

 **Activity 1 Writing a financial procedures manual****Purpose**

The purpose of this activity is to give participants the opportunity to develop their own document which records the basic principles and practice of financial management of their Ward Wildlife or CAMPFIRE Committee.

Resources required

- notebooks
- pencils
- pens
- examples or copies of all financial documents used by the committee,

Introduction

Many organisations have procedures manuals which act as a guideline for employees, employers and members of that organisation. This activity outlines how to develop a similar reference manual for ward financial management.

Advantages

- by writing their own financial procedures manual, participants will become more familiar with their own approach to financial management.
- treasurers and secretaries can use it as a reference guide when they are unsure of a procedure
- it is a training tool which can be used to train other committee members or new office bearers

Disadvantage

- This activity will not be completed in this workshop. It will probably need a further workshop or several meetings between the participants and the facilitator to complete the manual.



Facilitator's hint: Refer to Project Planning Manual (WMS Number 9), for ideas on visualization techniques to improve participation.

Training method

Step 1 - ADVANTAGES AND DISADVANTAGES OF A WARD LEVEL MANUAL

With the participants, identify what the objectives of a ward level financial manual might be and then hold a discussion on the advantages and disadvantages that might accompany such a manual. An important product of this step is agreement that a ward level financial manual will be of benefit to the CAMPFIRE committee and the community.

If some or all of the participants consider that the disadvantages exceed the advantages, then you should terminate this activity, but record the discussions that led to this decision.

Step 2 - DEVELOPING A FRAMEWORK

It is useful to develop an outline for the manual, especially if it will be written by more than one person and there is more than one committee attending the training course.

Ideally, a pin-board and cards should be used to develop the outline, but it is possible to use a flip chart or black-board. The starting point is to brainstorm the topics that the manual should cover and then agree on the major headings.

For example (taken from Madzivadzvidzo Ward Level Financial Administration Manual)

- Section 1: Introduction and objectives of the manual
- Section 2: Receiving dividends
- Section 3: Budgeting
- Section 4: Keeping records
- Section 5: Depositing money
- Section 6: Withdrawal of money
- Section 7: Procedures for making purchases
- Section 8: Book-keeping
- Section 9: Receipting
- Section 10: Paying ward wildlife workers
- Section 11: Reporting to the community

Step 3 - AGREEING ON THE SUB-HEADINGS UNDER EACH SECTION

Once the major sections have been agreed on, you should assist the participants in agreeing on the sub-headings which will be covered under each section. This process of developing a macro- and then a micro-level framework helps participants to focus their efforts when it comes to writing the text.

For example:

Major section 3:	budgeting
Sub-headings:	project identification
	project approval
	principles of project implementation
	analysis

Step 4 - WRITING THE MANUAL

Once the section heading and the sub-headings within in section have been agreed on, participants can start writing their manuals. This is probably as far as you will get in a 4 or 5 day workshop which also incorporates skills training.



Facilitator's hint: Important points to make to the participants are that they should:

- stick to the topic described under the sub-heading
- use diagrams where necessary
- take their time
- write clearly and legibly
- key book-keeping documents can be cut and pasted into the text

If participants take the activity away with them, be sure to discuss how they will return the handwritten material for typing.

Step 5 - TYPING AND EDITING THE MANUAL

For maximum benefit, the hand-written manuals need to be typed, edited, the appropriate diagrams inserted and then returned to the authors for a thorough check. Generally, the transformation of the manual from hand written notes into the typed document is the facilitator's responsibility. It is important, however, that the manual is sent back to the authors and the committee for verification. It can also be useful to have input from the RDC's finance department.

Step 6 - DUPLICATION AND DISTRIBUTION

When the document is complete, and if it contains confidential information such as bank account details, then only a limited number of copies should be made and given to the responsible persons.

CONTENTS OF FINANCIAL TRAINING KIT

Item	Number
Carry bag	1
Financial Training Toolbox	1
Financial Management Manual	1
Rule book	6
Board	1
Teaching aids / posters	
Completing a Simple Cash-record Book	1
Completing a Cash Receipt	1
Completing a Payment Voucher	1
Completing the Cheque and Cheque Stub	1
Completing Details on the Back of a Cheque	1
Completing a Deposit Slip	1
A Sample Bank Statement	1
A Sample Cash-book from the CAMPFIRE Game	1
Ward Cards	20
Chance Cards	30
Money	
\$100	42
\$50	42
\$20	42
\$10	42
\$5	42
Dice	2
Icons and stands	6
Lodges	25
Hunting camps	40
Consumables	
Cash-book sheets	n/a
Receipt book	2

SUMMARY OF THE LEASE FEES AND DEVELOPMENT COSTS BY WARD

District	Ward	Lease costs (\$)	Hunting camp cost (\$)	Lodge costs (\$)
Chipinge	Mutandahwe	60	50	200
Chipinge	Mahenye	100	50	200
Beitbridge	Maramani	90	50	210
Beitbridge	Chipise	60	50	240
Beitbridge	Masera	40	50	260
Bulilimangwe	Mukelela	120	40	280
Bulilimangwe	Hingwe	140	40	160
Bulilimangwe	Bambadzi	135	40	265
Tsholotsho	Ward 2	140	50	260
Tsholotsho	Ward 3	160	50	290
Tsholotsho	Ward 4	140	50	300
Binga	Nabusenga	150	50	300
Binga	Tyunga	200	50	300
Nyaminyami	Negande	150	50	300
Nyaminyami	Mola	250	50	300
Nyaminyami	Gatche Gatche	175	50	325
Guruve	Kanyurira	300	50	400
Guruve	Chapoto	200	50	400
Nyanga	Ruwenya	160	n/a	340
Nyanga	Marowo	120	n/a	330

SUMMARY OF THE INCOME THAT CAN BE EARNED BY WARD

District	Ward	No development (\$)	One hunting camp (\$)	Two hunting camps (\$)	One lodge (\$)	Two lodges (\$)
Chipinge	Mutandahwe	10	15	25	15	25
Chipinge	Mahenye	15	30	50	75	150
Beitbridge	Maramani	10	20	25	30	45
Beitbridge	Chipise	10	15	25	30	45
Beitbridge	Masera	10	15	25	75	150
Bulilimangwe	Mukelela	10	20	25	40	60
Bulilimangwe	Hingwe	15	25	30	30	45
Bulilimangwe	Bambadzi	15	25	40	80	150
Tsholotsho	Ward 2	10	25	30	40	60
Tsholotsho	Ward 3	15	25	40	100	175
Tsholotsho	Ward 4	10	25	30	80	150
Binga	Nabusenga	15	25	30	45	75
Binga	Tyunga	25	50	75	100	150
Nyaminyami	Negande	15	25	40	50	75
Nyaminyami	Mola	50	100	120	100	150
Nyaminyami	Gatche Gatche	20	75	90	100	150
Guruve	Kanyurira	40	175	200	200	300
Guruve	Chapoto	30	50	75	100	150
Nyanga	Ruwenya	25	tourism only	tourism only	200	400
Nyanga	Marowo	20	tourism only	tourism only	150	225

**Cost: benefit analysis of potential development
by ward (units; number of visits)**

District	Ward development	Undeveloped	One hunting camp	Two lodge camps	One lodges	Two lodges
Chipinge	Mutandahwe	6	8	6	18	19
Chipinge	Mahenye	7	5	4	4	4
Beitbridge	Maramani	9	7	8	10	12
Beitbridge	Chipise	6	8	6	10	12
Beitbridge	Masera	4	6	6	4	4
Bulilimangwe	Mukelela	12	8	8	10	12
Bulilimangwe	Hingwe	10	8	8	10	11
Bulilimangwe	Bambadzi	9	7	6	5	5
Tsholotsho	Ward 2	14	8	8	10	11
Tsholotsho	Ward 3	11	9	7	5	5
Tsholotsho	Ward 4	14	8	8	6	5
Binga	Nabusenga	10	8	9	10	10
Binga	Tyunga	8	5	4	5	6
Nyaminyami	Negande	10	8	7	9	10
Nyaminyami	Mola	5	3	3	6	6
Nyaminyami	Gatche Gatche	9	3	4	5	6
Guruve	Kanyurira	8	2	2	4	4
Guruve	Chapoto	7	5	4	6	7
Nyanga	Ruwenya	6	tourism only	tourism only	3	3
Nyanga	Marowo	6	tourism only	tourism only	3	4

Note: all figures rounded up to nearest whole visit.

Summary of Chance Cards

Number of Cards	Text	Financial implications
1	Go forward three spaces.	Activity
3	You are required to do an audit: If your cash-book and cash-on-hand do not balance, skip one turn.	Activity
4	Repairs to electric fences: You are required to repair electric fences. Pay \$50 per ward leased to the Community Development Fund.	Expense
4	Annual hunting camp repairs: You are required to repair your hunting camps. Pay \$20 per hunting camp owned, to the Community Development Fund.	Expense
1	Annual lodge repairs: You are required to repair your lodges. Pay \$75 per lodge owned, to the Community Development Fund.	Expense
1	Dipping fee: You are required to pay dipping fees. Pay \$10 per ward, to the Community Development Fund.	Expense
2	School Fees: You are required to pay school fees. Pay \$50 to the Bank.	Expense
2	Hospital fees: You are required to pay hospital fees. Pay \$60 to the Bank.	Expense
1	You are required to pay sitting allowances: Pay \$20 per ward leased to the Community Development Fund.	Expense
1	Illegal hunting: You have been caught hunting illegally in the community wildlife areas. Pay a fine of \$150 to the Community Development Fund.	Expense
1	Illegal landuse: You have been caught cultivating in the community wildlife area. Pay a fine of \$100 to the Community Development Fund.	Expense
1	Illegal fishing: You have been caught fishing illegally. Pay a fine of \$50 to the Community Development Fund.	Expense
1	Illegal harvesting of timber: You have been caught cutting timber illegally. Pay a fine of \$40 to the Community Development Fund.	Expense
1	Ivory Sale: There has been an ivory sale by DNP&WLM. Receive \$100 from the Bank.	Income
1	Interest on account: Interest on your account receive \$100 from the Bank.	Income
1	Sale of live animals: There has been a sale of live animals. Receive \$100 from the Bank.	Income
1	Birthday: It's your birthday! Collect \$10 from each player.	Income
1	PAC elephant: A wet season elephant hunt has eared you money. Receive \$150 from the Bank.	Income
1	Sale of elephant skin: There has been a sale of elephant skin. Receive \$25 from the Bank.	Income
1	Development Fund: Your project has been accepted by the donor. Collect all money in the Development Fund.	Income

This toolbox provides facilitators with a set of activities developed to improve the financial management skills of CAMPFIRE and Ward Wildlife Committees. It should be used with the CAMPFIRE Game and be read along with the Financial Management Manual.

The WWF Wildlife Management Series provides information and guidance to members of villages, wards and Rural District Councils involved in the management of CAMPFIRE projects. These booklets are linked to training programmes being undertaken by members of the CAMPFIRE Collaborative Group.

WWF is a member of the CAMPFIRE Collaborative Group which is supporting CAMPFIRE in Zimbabwe. WWF provides support and training to communities for the establishment of wildlife management systems.

Other publications in the Wildlife Management Series include:

1. Problem Animal Reporting
2. Electric Fencing Projects
3. Marketing Wildlife Leases
4. Managing Safari Hunting
5. Quota Setting Manual
District Quota Setting Toolbox
6. Maintaining Electric Fences
7. Counting Wildlife Manual
8. Fire Management Manual
9. Project Planning Manual
10. Landuse Planning Manual
11. Visualisation and Communication
12. Financial Management Manual
Financial Training Toolbox



WWF's mission is to stop the degradation of the planet's natural environment and to build a future in which humans live in harmony with nature by:

- conserving the world's biological diversity
- ensuring that the use of renewable natural resources is sustainable
- promoting the reduction of pollution and wasteful consumption

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