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Appendix: Business Plan Outline

Introduce the content in this section by reading these points. Then describe the introduction paragraph that follows.

DEFINING THE PROBLEM

- Business Problems

You might not be surprised to learn that the problems we experience in business are the result of the problems we experience in the world and it's important that we understand this connection. All of the goodness God created in those first six days (Genesis 1:31) became stained by sin in a single moment of disobedience (Genesis 3:7). As a result, people suffer on a worldwide scale (Romans 5:12). During Session 5 we will discuss world problems more deeply as well as how our businesses can and should be used as agents of healing for that suffering.

Starting and growing your own business, let alone positioning your business to address eternal problems, has its own challenges. Once you understand those challenges, you can address them by using business practices based on Scripture. We will begin by discussing business problems, prepare our spirit and mind for work, and finally help a woman called Grace identify her business problems and make recommendations for improvement.

BUSINESS PROBLEMS

Let's begin our business lesson keeping in mind the usefulness of your business in the work of restoring God's creation to its original condition—of alleviating world suffering. We will talk more about this issue in Session 5 as we develop our business vision and mission. For now, let's take some time to understand more about our own business problems.



What is business?

Biashara ni nini?

Allow participants to try to answer. The first point is the primary answer and deserves more discussion. Though the other answers are also correct, they need not be mentioned.

- [\[\[The exchange of goods or services for money.\]\]](#)
 - Some people in East Africa still exchange goods for goods (barter trade) rather than exchanging goods for money. For example, a basket of maize is exchanged for a basket of cassava. Keep in mind that the primary concern in business is that the exchange brings a profit.
- The practice of earning money by engaging in commerce.
- A person's regular occupation, profession, or trade.



What kind of business have you started in the past?

Ni aina gani ya biashara ambayo umewahi kufanya?

Allow several participants to answer as you listen for

- Producing and selling goods (rearing poultry, growing vegetables, making chapatti, frying cassava, growing coffee).

understanding. State into which of these categories participant examples fit.

- Buying and reselling goods (fruits and vegetables, nails and cement).
- Providing a service (building a house, shaving hair, driving a boda-boda, washing clothes).

Church

This section is great for EVERY audience. Allow several participants to try to answer. Redirect them if necessary. Be sure to discuss all of these points.

[[In what ways is the church LIKE a business?]]

[[Ni kwa namna gani ambayo kanisa inaonekana KAMA biashara?]]

- Driven by vision, mission, values, and goals (S5).
- Promoted by marketing and communication (S4).
- Supported by sound financial management practices (S8, S9).
- Governed by leaders, elders, or Board of Directors (S7, S10).
 - For-profit businesses may be run by only one person. We recommend gathering an informal advisory team of wise counselors to guide you.
- Managed through relationships (S7, S10).
- Led by systems *and* by the Spirit (S1, S7, S10).

[[In what ways is the church NOT LIKE a business?]]

[[Ni kwa namna gani ambayo kanisa haionekani KAMA biashara?]]

Allow several participants to try to answer. Redirect them if necessary. Add these points if they are not mentioned.

- Business focuses on profit and stakeholders; churches focus on the gospel and people.
- Business measures effectiveness by profit, people, or parts; churches measure effectiveness by fruit and maturity.

Many, if not all, of the principles taught in this series apply to the church as a business. Consider substituting the word *business* for the word *church* where appropriate. Feel free to ask if you have questions about how a specific lesson applies to the church.



What problems do you have in your business?

Ni matatizo yapi uliyo nayo katika biashara yako?

Allow several participants to answer. Add these points *only* if participants are unable to contribute or do not understand. No need to mention all points.

- Lack of capital/money.
- Low sales/income/revenue; low tithes and offerings.
- Low profit margin.
- Customers don't pay their debts.
- Unexpected events (ceremonies, illness, personal needs, theft).
- Fluctuating sales (harvest, school terms).

Testimony

Ten Acres of Trees*Ten Acres of Trees*

A young man living in Mathare, Kenya, shared his list of assets with a slightly older man during this very same exercise. One of the assets he listed was ten acres of land, but he quickly added that he had no desire to dig and so his partner ought not suggest digging as a source of income. Instead, the older man asked if the younger man wanted to be married in the future. Of course the younger man replied that he would. The older man then proceeded to advise the young man to make a one-time investment in that land by planting trees for wood. Trees, he said, don't need regular care and so he could plant them now and forget about them. When he was ready to marry, he would have a valuable income-generating opportunity.

Testimony

Bricks Build a School*Bricks Build a School*

A man who lives in Kamuli, Uganda, wanted to send his nine children to school but couldn't afford to do so. As a result his partner suggested that he use his land to make bricks and build his own school. His wife became the teacher and other children began coming, which produced an income for the family.

Exercise Instructions

1. Share your list of tangible and intangible assets aloud with your partner. After sharing, remain silent during your partner's portion of the activity.
2. Your partner will use his or her creative or critical thinking skills to identify several ways you can use your assets to *produce value*. Do not judge his or her ideas to be good or bad. Just listen and write notes.
3. Now change roles. Allow your partner to list his or her assets, after which you will advise your partner on several ways he or she can *produce value*.
4. Be sure to consider only the assets listed (or reasonably available) as you make suggestions for income generation.
5. Share with the whole group the ideas your partner gave you that you hadn't already thought of and that could really work in producing value for you.

Invite participants to share their results.

Many people fail because they have ideas for business that are bigger than their assets and refuse to do any work inferior to that idea. However, the Bible warns us not to despise small beginnings (Zachariah 4:10). Start earning with what you have rather than remaining idle with what you don't.

**Reflections about Individual Development***Muhimu Kuhusu Kujiendeleza Kibinafsi*

- Can you really start earning from any of the ideas you were given? (Yes,

Ask participants these questions and allow them time to self-discover the answers.

Be prepared to assist in answering the point about the Four Foundational Relationships.

Summarize this section and introduce the next section.

- you ought to be able to since they use what you already have.)
- What will prevent you from earning something? (Only you and the number of excuses you can make to avoid appreciating all that God has given you to steward.)
 - What would happen if you met with a different partner to complete this exercise? (You would have a new set of ideas.)

Pastors

You can easily facilitate such an activity within your church as a response to development needs. Creative thinking does take practice, but when pairs or small groups work together new ideas for overcoming poverty using the assets God provided will emerge.

- What would happen if you did facilitate this exercise with your church? (Fewer requests for aid, increase obedience in offerings to the Lord.)
- How does this approach to development restore the Relationships?
 - o Recognizes God as our source and provider.
 - o Demonstrates self-worth and image bearing.
 - o Respects the work of others.
 - o Connects our stewardship over creation to providing for our families.

By now you see the value of asset-based development and have at least a few ideas about how you can begin *producing value* using the assets over which God has given you stewardship. You might have even noticed your passion growing for healing a particular world problem with the fruits of your business. Now we are going to explore what happens when you join your assets with others in cooperative development.

COOPERATIVE DEVELOPMENT

Recall that we discussed community-based development where assets in the whole community are put together for the benefit of the whole community (clinic, school, water). Cooperative development instead describes a narrower approach to development where a network or small group of people come together to share assets, but not necessarily for the benefit of the whole community but instead for the benefit of the whole group.

Brick Laying Illustration*Mfano wa Kubeba Matofali**Facilitator Notes*

This is a compare and contrast activity that will take some coordination on your part. You need to talk and move at the same time. Time your story and finishing moving the pile of bricks to coincide. For fun, exaggerate your efforts—wipe your brow, hunch over, tromp slowly.

As you begin to define cooperative development from the introductory

Step 1: Examine Your Current Customers*Hatua ya 1: Chunguza Wateja Ulio Nao kwa Sasa*

If the audience is pastors, carefully observe the way this lesson interacts with the green CHURCH section as it is not the common method.

Who are your *current* customers and why do they buy from you? Look for common characteristics and interests. Which customers buy from you most often and what do they have in common? It is very likely that others like them could also benefit from your product or service. If you have not yet started your business, begin from Step 2.

Let's practice identifying characteristics common to current customers of The Clothing Shop or Kenya Christian Church.

Exercise**The Clothing Shop**

As we practice understanding what it means to define our target market, let's invite five people to represent our customers at The Clothing Shop. We sell men's shirts, trousers, belts, and shoes at a kiosk in the local market.

Church**Kenya Christian Church**

As we practice understanding what it means to define our target market, let's invite five people to represent your church members. Your church focuses on thematic messages, modern worship style, and relationships.

The remainder of the exercise is the same regardless of whether using The Clothing Shop or Kenyan Christian Church.

Select five people so that the number having a certain characteristic cannot be divided exactly in half.

Identified characteristics should match the selected group and will not necessarily coincide with the points in the list.

What characteristics do these customers/members have in common?

- Nationality or tribe
- City/Town where they live or work
- Profession/Occupation
- Religious beliefs and practices
- Family status
- Age range
- Gender
- Internet accessibility
- Preferred foods
- Leisure activities

After exhausting all possible external and internal commonalities, use your critical thinking skills to identify those characteristics most important in deciding how to spend your time and money. Likely those factors will related to common places to find them gathered together.

Details are Important*Details are Important*

Be as precise as possible, especially with details related to where you will find these people to tell them about your product or service. For example, if you know they like to watch football, you know you can find a good majority

of them in the café watching the game. If you know they have secondary age school children, you know you can find them at parent meetings held at the school. Once you know where to find them you can spend little time and money persuading them to buy your product or service.

Given that this step examines *your* current customers for common characteristics, the value of being able to find them (because you already have them) comes from finding more people like them and persuading them to become your customers too.

The more specific you can be about who your customer is, the more focused your time and spending will be. Your target market includes paying customers who share the most commonly held characteristics, not *every* characteristic. In essence, this activity helps you learn how to examine your customers and define them in a targeted way.

Step 2: Know Your Competitor's Customers*Hatua ya 2: Chunguza Wateja wa Washindani Wako*

The last lesson in Session 3 was the Competitive Analysis. You identified your three closest competitors. Remember those competitors and consider the customers they are targeting. Who are their current customers? Do not form an *opinion* about who they are (remember the Facts or Opinions exercise), but instead conduct research to get the facts.

Allow participants to try to answer. Because our examples are not real stories, we cannot actually identify the characteristics of competitors' customers.

How can you identify your competitors' target markets? Sit so that you can see who comes and goes from your top three competitors' shops and record details about each person who appears to buy something. As you collect information about their competitors, use the same method used in the Step 1: Examine Your Current Customers exercise. Watch as paying customers come and go, and note their common characteristics.

A Note About Competition

Do not target the same market (group of customers) as your competitors. You want and need your competitors to stay in business so that more money is circulating in your community (remember the economic environment from the PEST Analysis). Remember, though, you are *set apart* and your business should be too. You may need to find a niche market the competitor is overlooking. A niche market is a smaller, more concentrated group of people with a more focused desire for your product. Further, identifying your unique product features can also help. We will discuss this more in the next lesson.

Step 3: Analyze Your Product or Service*Hatua ya 3: Elewa kwa Kina Bidhaa au Huduma Unazozitoa*

Recall that in Session 3: Analyzing Your Environment we conducted a Competitive Analysis. In that analysis you identified the three top customer

This exercise is very similar to the Competitive Analysis.

Deeper

Groupthink*Kikundi Fikiria*

Groupthink happens when the desire for harmony is greater than the desire to be heard among two or more people who are working together in a group. Such behavior results in forced consent and conformity to group values. Groups are typically capable of making better decisions than individuals—“Plans fail for lack of counsel, but with many advisers they succeed” (Proverbs 15:22). However, when one (or more) of those group members does not assert his or her views, their perspective does not add value to the group discussion, which could lead the group to make a decision that is not better than individual decisions.

Allow participants to respond and discuss these questions.

Discussion Questions

- When have you experienced or observed groupthink?
- What do you think causes groupthink?

Individuals don't share their views for a variety of reasons. Women, for example, are culturally accustomed to being seen and not heard, particularly among groups with men. Amid groups of women, more vocal women who are used to fighting to be heard tend to dominate discussion.

The lesson is that we need to do all we can to avoid groupthink so that our business decisions are the best they can be rather than controlled by one or two strongly opinioned people.

**What products or services could benefit from testing?***What products or services could benefit from testing?*

Allow participants to try to respond. *If needed*, add these points.

Not all products or services can benefit from testing. Under what conditions would you recommend testing a product before making it available to the entire market?

- New foods such as cinnamon chapatti, mandazi, or samosa.
- New product designs such as the candle that dripped wax into a form to regenerate itself or the teacup made of biscuits (from Session 1 DEEPER).
- Products or services new to a geographic area.

In essence, any time you introduce something to an area that has never experienced that product or service before, testing is a good idea.

**Why is product testing important?***Kwanini kujaribu biashara ni muhimu?*

Allow participants to respond. Add these if

- Saves [\[\[time and money\]\]](#) in the long run.
- Enables you to provide a [\[\[superior product\]\]](#).
- Reduces [\[\[stress and frustration\]\]](#).

needed.

Summarize this section and introduce the next section.

If possible, plan ahead to have an example product/service for demonstrating the testing process.

Proverbs 21:5 comes from the biblical theme.

Allow participants to respond. Then discuss.

Allow participants to interact.

- Increases chance of [\[\[success\]\]](#).
- Helps you make [\[\[better decisions\]\]](#).
- Protects [\[\[existing investment\]\]](#) (businesses already in operation).

Testing your product or service takes time you may not be accustomed to allotting. However, testing gives you information you may need as you make decisions about your business. Five steps is all it takes to test your product or service. Honor God by being good stewards and not wasting your resources on products that aren't wanted or needed by customers.

FIVE STEPS TO TEST YOUR PRODUCT**Step #1: First Wait***Hatua #1: Ngoja Kwanza*

In the East African culture, people seem to have much patience. Sometimes it's difficult to know the difference between lack of motivation (laziness) and patience. Yet when it comes to earning money (and perhaps driving), motivated East Africans seem to put all patience aside. However, the writer of Proverbs 21:5 says, “The plans of the diligent lead to profit as surely as haste leads to poverty.”

What can we learn from this Scripture?

[\[\[Care and conscientiousness\]\]](#) (to do what is right, to work well and thoroughly) for your work leads to profit. Does profit mean money? Sometimes, but not always. The word *profit* in this context refers to benefit or blessing. To the opposite, [\[\[haste or rushing\]\]](#) leads to poverty, perhaps through mistakes or poor decisions motivated by greed, opportunism, or anxiety.

During Session 2: Discovering Your Gifts and Assets, you were inspired by many fresh ideas about new products or services, or an expansion of a business you already have, that could help you begin earning money. You may have even realized you can start a business similar to businesses that already exist in your area. Some of you have even quickly gotten started.

Share an experience where you wished you would have planned ahead.

We recommend that once you have that great idea, you first wait before taking any action. Don't wait too long, but do wait long enough to do some research and test your business or product idea. It's easy to get excited about new ideas and start running with them, bypassing all the lessons you've learned, but once the excitement wears off you might find you are stuck with a rather poor business choice. So just wait to let that idea settle and see if you still feel as positive about that idea as you did when it first came to you.

CASH BOOK

- Cash Book
- Wages and Salary
- Profit and Loss
- Profit Use

Describe the content of this section in general terms. Do not read every point.

CASH BOOK



What Is a cash book?

Kitabu cha fedha ni nini?

Invite participants to respond if they are able. Then read this.

A Cash Book is a book where you write all the cash money that [\[\[comes in \(income\) and goes out \(expenses\)\]\]](#) of your business. Typically, small business owners use something like an exercise book to record their income and expenses. Keeping good records is a great way to be accountable *before God* for your stewardship of his creation. Each cash account should have a separate Cash Book. For example, personal money and business money should be recorded in different Cash Books. Savings should also have its own book.

Why is it important to write your income and expenses in a Cash Book? Remembering events that have just happened is easy. As more items are bought and sold over time, [\[\[remembering becomes difficult\]\]](#). When you write income and expenses in a Cash Book, you don't have to rely on your memory and you won't wonder [\[\[where your money went\]\]](#).

Exercise

Drawing the Cash Book

Kuchora Kitabu cha Fedha

Allow participants time to draw their Cash Book. Check for accuracy.

We practiced the start of a Cash Book in The Poultry Project exercise. Income on the left and Expenses on the right. Now we're going to add the Date the item was purchased and the Amount paid for that item. This is what your Cash Book pages should look like before you write in them.

INCOME			EXPENSES		
Date	Item	Amount	Date	Item	Amount

Let's use a real example to learn how to fill in a Cash Book.

Exercise

Elizabeth's Vegetables

Mboga za Elizabeth

As the lesson progresses, ask participants to direct you where the figure should be written—Income or Expenses.

Elizabeth buys tomatoes, onions, and maize from her neighbor who is a farmer and then she resells them in the market.

- At the beginning of the day, on September 1, she counts the money in her cash box from yesterday and compares that number with her Cash Book from yesterday. She confirms that she has 800 KES.
- That same morning, Elizabeth sets aside a 110 KES tithe, a portion of her earnings from the previous day that shows her thankfulness to God.

Verbally and visually describe the placement of these numbers in the Cash Book using the board.

Before reaching the market, Elizabeth buys the following vegetables:

- 2 baskets of tomatoes at 200 KES each (2 x 200 = 400). Don't forget to multiply your expense by the number of items purchased for that price.
- 1 bag of onions at 250 KES each
- 1 basket of maize at 200 KES each

During the day Elizabeth sells:

- Tomatoes for 500
- Onions for 600
- Maize for 400
- She takes 300 for her salary to buy food for home
- She sets aside 50 KES/200 UGX for savings

Elizabeth will sell the rest of the vegetables the next day. Before she goes home, she writes all her income and expenses in her Cash Book, calculates her total, and balances with the actual cash in her box.

INCOME			EXPENSES		
Date	Item	Amount	Date	Item	Amount
Sept 1	Balance Forward	800	Sept 1	Tithe	110
Sept 1	Tomatoes	500	Sept 1	2 Tomatoes	400
Sept 1	Onions	600	Sept 1	1 Onion	250
Sept 1	Maize	400	Sept 1	1 Maize	200
		2,300	Sept 1	Salary	300
			Sept 1	Savings	50
					1,310
					2,300 – 1,310
					990
					2,300

Balancing the Cash Book

Talk participants through each step, as this will be all new information.

1. What was Elizabeth's total Income, including the balance forward? (2,300)
2. What were Elizabeth's total Expenses, including tithes and savings? (1,310)

Testimony

Charcoal for Sale

Makaa ya Kuuzua

A small group of women in the Marururi slum just outside Nairobi were learning about setting prices for their charcoal business. One woman explained that she bought the big sack of charcoal for 700 KES (the actual price is no longer known by me) and divided that sack into 20 smaller basins. To determine the price, she divided 700 by 20 and reached 35. She charged customers 35 KES for each small basin of charcoal. This woman finally realized that she was not including any costs in her price except the cost of charcoal. That day these women decided to stop selling charcoal and start another business because every charcoal seller was selling for the same price, and if they increased their price they would have no customers.

Summarize this section and introduce the next.

Many businesspeople do not know the actual cost of their product or service. They tend to think the cost is much lower than it really is because they exclude indirect costs and overhead; therefore, the business makes little or no profit. Only by knowing your costs can you properly set your price and determine your profit.

PRODUCT OR SERVICE PRICING

Draw the Cost Charts

Kuchora Mchoro wa Kukadiria Bei

This chart is drawn in the handout.

A simple chart can help you keep track of how you calculated your direct and indirect costs to be sure you are making a profit on your products or services. Let's consider direct and indirect costs separately, as indirect costs are a bit more complex to calculate.

Direct Cost Chart

Item	Pkg Size	Price/Pkg	Use/1	Price/1	Cost/1
Direct Cost					

Point out that Product Pricing is recorded in a different book than the Cash Book.

Remember that when you are the customer purchasing the items needed to make your product (fabric, tomatoes, wood), you are paying the *price*. The seller has his or her own costs and adds profit to make the price you pay as the customer. However, when you convert those items into the product you will resell, the seller's price now becomes your *cost*.

The Direct Cost Chart contains five fields.

- **Item** is a description of the item you purchase for use in producing

your product.

- **Package Size** is for those items that come in larger than resale sizes. For example, if you purchase a package that contains 10 matchboxes, the package size will be 10 as you will sell each matchbox separately.
- **Price / Package** field is the total cost of the entire package. For example, the total cost of the entire package of 10 matchboxes.
- **Price / 1** is the Price / Package divided by the Package Size so that you know how much one unit or serving costs. For example, if you buy the package of matchboxes at 50 KES and sell each of the 10 boxes separately, the Price / 1 will be 50/10 = 5 KES per matchbox.
- **Use / 1** is the number of uses an indirect cost item will last.
- **Cost / 1** is the Price / 1 will match the Price / 1 field signaling the transition from you being the customer and paying the *price* to you being the seller and charging a *cost* plus profit.

Exercise

Pricing Practice: Elizabeth's Vegetables

Kukadiria Bei: Mboga za Elizaa

Invite participants to review Elizabeth's story from Session 8.

Recall that Elizabeth sells tomatoes, onions, and maize in the market. Product pricing must be calculated separately for each product, so we will focus on tomatoes. Elizabeth usually buys 10 kilo each day and resells them in 1 kilo sized portions. She likes her tomatoes to appear clean so she has the practice of washing them before selling them.

List the items for which Elizabeth incurs a direct cost.

Invite participants to respond.

- Tomatoes
- Transportation (to bring them to the market)
- Water (to clean the tomatoes)
- Bag (for customers to carry their purchase home)

Item	Pkg Size	Price/Pkg	Use/1	Price/1	Cost/1
Tomatoes	10 kilo	1,000	—	100	100
Transport	—	200	—	20	20
Water	—	20	—	2	2
Bags	50 pieces	100	—	2	2
Direct Cost					124

Use these tips to help you as the facilitator explain clearly to the participant.

Basic Calculations

- Elizabeth pays 1,000 (Price/Pkg) for 10 kilo (Pkg Size) of tomatoes, which means each kilo costs 100 (Price/1 and Cost/1).
 - 1000 / 10 = 100 KES per kilo for tomatoes.
- Elizabeth pays 200 (Price/Pkg) for transporting that 10 kilo (Pkg Size) of tomatoes, which means she pays 20 for each kilo (Price /1 and Cost /1).
 - 200 / 10 = 20 KES per kilo for transportation.