Rainfall is measured at Nkhotakota weather station. Rainfall amounts may differ from those received at individual fields.

**Phase 0:**
- **Total Loan:** 4410.36 Kwacha
- Upper trigger: 120 mm, Lower trigger: 30 mm

To use this sheet:
1. For Phase 1, read the amount of rainfall received and find where it hits the line.
   - Most years, farmers will not receive a loan reduction.
   - Farmers will not receive more than the loan amount.
2. Using a piece of paper, measure the distance from the left side of the graph to the line.
3. Mark that distance against the small graph at the top, starting at the left side.
4. Repeat for the other phases, but in Step 3, start at the previous mark.
5. Note that rainfall is measured in 10 day periods, and capped at 60mm per period.

**Germination phase:** Loan reduction as a function of rainfall (Dekads 1-3)

**Growth phase:** Loan Reduction as a function of rainfall (Dekads 4-6)

**Flowering phase:** Loan Reduction as a function of rainfall (Dekads 7-14)