

# Lesson 56:

## Business:

# Shopping, Buying and Selling

**Business:** [biashara:  
**Shopping,** ununuzi,  
**Buying and Selling** upigaji bei na uuzaji]

### A). Business Vocabulary

akaunti	[account]
akiba	[savings]
bei	[cost; price]
ghali	[expensive]
rahisi	[cheap]
bei ghali	[expensive price]
bei rahisi	[cheap price]
benki	[bank]
bidhaa	[goods]
faida	[gain; profit]
hasara	[loss]
mali	[wealth]
mshahara; ujira	[salary]
mwajiriwa	[employee]
mwajiri; tajiri	[employer]
uza	[sell]
noti	[notes]
dola	[dollars]
pesa	[money]
shilingi	[shillings]
senti	[cents]
tajiri	[rich]
maskini	[poor]
saa za kazi	[business hours]
bei ya rejareja	[retail price]
bei ya jumla	[wholesale price]

## **MIFANO ZAIDI:**

hazina	[treasure]
hisa	[shares]
hundi	[draft; check; money order]
maafikiano	[agreement]
malipo	[pay (noun)]
mapatano	[agreement]
mazao	[produce (noun)]
mkopo	[loan]
mnada	[stock exchange]
dalali; mnadi	[stockbroker]
taflisi	[bankruptcy]
muflisi	[bankrupt]
rasimali	[natural resources]
malighafi	[raw materials]
ujira	[wage]
pesa taslimu	[cash]
bwanyenye	[capitalist]
mwinyi	[lord]
akaunti ya akiba	[savings account]
akaunti ya amana	[deposit account]
akaunti ya hundi	[checking account]
bidhaa muhimu	[essential commodities]
haki halali	[square deal]
hali ya uchumi	[economic state]
hawala za serikali	[treasury bills]
kuhodhi bidhaa	[stockpiling]
mahitaji ya biashara	[business stock]
mapatano ya biashara	[transaction]
mpango wa biashara	[business plan]
mwenye hisa	[stockholder]
pigania bei	[bargain (verb)]
soko la hisa	[stock exchange]

## **B). Buying and Selling Vocabulary**

bei	[price]
ghali	[expensive]
rahisi	[cheap]
bei nafuu	[fair price]
haipungui	[does not reduce]
hakuna faida/maslahi	[there is no profit]

ninataka	[I want]
shilingi	[shillings]
dola	[dollars]
mwuzaji	[shopkeeper]
mteja	[customer]
Twende!	[Let's go!]
Twende dukani!	[Let's go to the store!]
pesa, hela	[money]
Ghali sana!	[Too expensive!]
Bei ghali!	[The price is too high!]
punguza kidogo	[reduce a little]
ongeza kidogo	[add a little more]
bei rahisi sana!	[very cheap price!]
Jamani, Mungu wangu!	[Oh my god!]
Hapana! Tafadhali punguza bei!	[No! Please reduce the price!]
Haiwezekani!	[Utterly impossible!]
Acha bwana/mama!	[Stop it, don't be ridiculous, sir/madam!]
kedi	[card]
pesa taslimu	[cash money]
noti	[note]
cheki	[a check]
Utatumia cheki au kedi?	[Will you use a check or a card?]
Kedi ina pesa.	[The card has money.]
Kedi haina pesa.	[The card does not have money.]
akaunti	[account]
Akaunti ina pesa.	[The account has money]
Akaunti haina pesa.	[The account does not have money]
piga bei	[bargain]
kupiga bei	[to bargain]
Tafadhali punguza kidogo.	[Please reduce a little.]
Tafadhali ongeza kidogo.	[Please add a little.]
Bei haipungui.	[The price is not reducing/coming down.]
soko	[market]
duka	[store]
chete / gulio	[market day]
magenge / vibanda / vioski	[kiosks]
kichinjio	[slaughter house]
bucha	[butchery]
vitalu / chanja	[racks / stalls]
karo	[washbasin / sink / septic tank]

## C). International Currencies [Pesa za Kimataifa]

<b>Pesa [Currency]</b>	<b>Taifa [Nationality]</b>
Dola	[Dollar] Marekani / Kanada [U.S.A / Canada]
Pauni	[Pound] Uingereza / Misri / Siria [Britain / Egypt / Syria]
Mak	[Mark] Ujerumani [Germany]
Franki / Faranga	[Franc] Ufaransa / Uswizi / Ubeljiji [France / Switzerland / Belgium]
Lira	[Lira] Italia [Italy]
Yeni	[Yen] Ujapani [Japan]
Krona	[Króna] Uswidhi/ Norwei [Sweden / Norway]
Schiling	[Schilling] Austria [Austria]
Marka	[Marka] Ufini [Finland]
Peseta	[Peseta] Uhispania [Spain]
Rupia	[Rupee] Bara Hindi [India]
Rand	[Rand] Afrika Kusini [South Africa]
Shilingi	[Shilling] Kenya / Uganda / Tanzania [Kenya / Uganda / Tanzania]
Birr	[Birr] Uhabeshi [Ethiopia]
Kwacha	[Kwacha] Zambia [Zambia]
Dinari	[Dinar] Algeria / Libya / Tunisia [Algeria / Libya / Tunisia]
Ougiya	[Ouguiya] Mauritania [Mauritania]
Dirham	[Dirham] Mauritania [Mauritania]
Riale	[Rial] Omani / Saudia [Oman / Saudi Arabia]
Sedi	[Cedi] Ghana [Ghana]
Naira	[Naira] Nigeria [Nigeria]
Yuro	[Euro] Bara Ulaya [European Continent]

## Zingatia [Note]

leta	[bring]
nipe	[give me]
nunua	[buy]
uza	[sell]
ninataka	[I want]
punguza	[reduce; lower]
mteja	[customer]
haipungui	[does not reduce/lower]
vingi	[a lot]
mbalimbali	[various]
lipa	[pay]
mwuzaji	[shopkeeper]

## Mazungumzo [dialogue] Kupiga bei [bargaining]

**Talking with a friend and going shopping for various items.**

**Halima:** Hujambo Halima?

**Anna:** Sijambo. Habari za asubuhi?

**Halima:** Salama tu, nyumbani hawajambo?

**Anna:** Hawajambo.

**Halima:** Leo, unakwenda duka la vitabu / duka la dawa / duka la viatu / dukani / sokoni kununua nini?

**Anna:** Ninakwenda kununua vitu / vichache / vidogo / vingi leo. Nitanunua matunda / vyakula / vinywaji mbalimbali kama maembe, mapapai, na machungwa. Wewe utanunua nini?

**Halima:** Mimi nitanunua vinywaji vichache vingi / vidogo / sana kama: soda, pombe, maji ya machungwa, na divai. Pia nitanunua vifaa vy a shule.

**Anna:** Haya, twende dukani sasa!

\*At the shop/store\* [dukani]

**Mwuzaji :** Karibu! Karibu!

**Anna na Halima:** Asante.

**Mwuzaji:** Habari za asubuhi / mchana / jioni / kutwa / Habari gani / Shikamoo?]

**Anna na Halima:** Salama sana.

**Anna:** Daftari hili bei gani / Daftari bei gani?

**Mwuzaji:** Shilingi ishirini.

**Anna:** Na kitabu bei gani / Kitabu bei gani?

**Mwuzaji:** Shilingi kumi na tisa.

**Anna:** Vipi, bei haipungui? Bei ghali sana! Tafadhali punguza!

**Mwuzaji:** Bei haipungui. Bei ni rahisi sana/hakuna maslahi/faida. Tafadhali ongeza kidogo.

**Anna:** Ninataka / Nipe madaftari saba.

**Mwuzaji:** Vipi, hutaki kitabu?

**Anna:** Hapana. Leo sina pesa nyingi/sina pesa za kutosha/nyingi. Nina pesa kidogo sana. Mimi ni maskini.

**Mwuzaji:** Hapana / La! Wewe ni tajiri. Una mali nyingi. Tafadhali ongeza bei.

**Anna:** Kalamu bei gani?

**Mwuzaji:** Shilingi kumi

**Anna:** Na rula bei gani? / Rula bei gani?

**Mwuzaji:** Shilingi ishirini na tano

**Anna:** Jamani mungu wangu! Acha bwana / mama. Haiwezekani / Vipi, bei haipungui? Bei ghali sana.

**Mwuzaji:** Bei haipungui. Bei ni rahisi/hakuna maslahi/faida

**Anna:** Nipe / Ninataka kalamu tatu na rula nne.

**Mwuzaji:** Sawa. Tafadhali leta pesa?

**Anna:** Sawa!

**Mwuzaji:** Utalipaje? Utatumia kedi / cheki / au pesa taslimu?

**Anna:** Nitatumia pesa taslimu. Akaunti yangu haina pesa.

**Mwuzaji:** Sawa. Hamna shida. Tafadhali leta kedi.

**Anna:** Ndiyo hii.

**Mwuzaji:** Asante sana. Kwaheri, wewe ni mteja mzuri. Rudi tena. Tutaonana wiki kesho.

**Anna:** Kwaheri.

**Mwuzaji:** Kwaheri. Tutaonana baadaye. Inshallah.

**Anna:** (*You can continue the same dialogue with Anna buying fruits, drinks, spices, and foods by substituting them with the school items above*).