

Note about this document: The purpose of this translation is to help readers easily access the main ideas from the original letter to our shareholders, which was written in Spanish.

I am not familiar with the language used in the translation, thus this effort had to be done through artificial intelligence, so I cannot guarantee that it reflects all the nuances I wish to convey or that all details are expressed accurately. For parts where clarity is lacking, I recommend referring to the English version.

The complete report in both Spanish and English can be found here:

<https://bina.mx/inicio/reportes-anuales-y-trimestrales/2024-anual/>

Other translations of this letter can be viewed at the following link:

<https://bina.mx/inicio/carta-a-los-socios-duenos/>

Game da Wannan Takarda: Manufar wannan fassarar ita ce ta taimaka wa masu karatu su sami sauƙin fahimtar manyan manufofi daga asalin wasifkar da aka rubuta wa masu hannun jari, wadda aka rubuta cikin harshen Sifaniyanci.

Ba ni da masaniya sosai game da yaren da aka yi amfani da shi wajen fassarar, don haka an yi wannan kokarin ne ta hanyar fasahar wucin gadi. Don haka, ba zan iya tabbatar da cewa ta nuna dukkan kwaƙƙwaran ma'anoni da nufina gaba ɗaya ba, ko kuma cewa dukkan bayanai sun bayyana daidai ba. Idan wani bangare ya yi wahalar fahimta, ina ba da shawarar a koma ga sigar Ingilishi.

Cikakken rahoton duka cikin Sifaniyanci da Ingilishi za a iya samu a nan:

<https://bina.mx/inicio/reportes-anuales-y-trimestrales/2024-anual/>

Ana iya ganin sauran fassaruwa na wannan wasifkar a mahadin nan:

<https://bina.mx/inicio/carta-a-los-socios-duenos/>

I have included a table of contents below to help get a grasp of what I am trying to express:	Na haɗa da teburin abun ciki a kasa don taimakawa wajen fahimtar abin da nake kofarin bayyana:
Letter to the Shareholders of Bina Ormasel, SAPI de CV	Wasifka zuwa ga Masu Hannun Jari na Kamfanin Bina Ormasel, SAPI de CV
The year at Bina	Shekarar da ta gabata a Bina
Progress of Bina's intrinsic value per share	Ci gaban kimar asali ta kowace hannun jari a Bina Jarinmu
Our Investments	
Fundamental change in Bina	Sauyi mai muhimmanci a Bina
Our annual meeting	Taron shekara-shekara na Bina
Collection of underlying ideas	Tattara muhimman ra'ayoyi
Bina's principle	Manufar Bina
Compound gain in understanding	Ci gaba mai haɗuwa a fahimta
Bina and China	Bina da China
Bina and Mexico	Bina da Mexico
Increasing our understanding	Kara fahimtar mu
The unavoidable transformation of reality	Sauyi da ba za a iya kaucewa ba na gaskiyar rayuwa
An algorithm to redeem lost time as a risk management strategy	Algorithm don dawo da lokacin da ya wuce a matsayin dabarar sarrafa haɗari
Geopolitical risk and Comunicación de Guillermo	Hadin gwiwar siyasa ta duniya da Comunicación de Guillermo
A sensible approach to the unavoidable future	Hanyar hankali ga makomar da ba za a guje mata ba
Bina as mission	Bina a matsayin manufa

<p style="text-align: center;">Letter to the Shareholders of Bina Ormasel, SAPI de CV</p>	<p style="text-align: center;">Wasika zuwa ga Masu Hannun Jari na Bina Ormasel, SAPI de CV</p>
<p>To the shareholders of Bina Ormasel SAPI de CV:</p>	<p>Ga masu hannun jari na Bina Ormasel, SAPI de CV:</p>
<p>The year at Bina</p>	<p>Shekarar da ta gabata a Bina</p>
<p>First, let's go to the numbers.</p>	<p>Da farko, bari mu fara da alkaluman kuɗi.</p>
<p>Our “income statement” shows that in 2023, we had a comprehensive net profit of \$49,191 pesos. In 2024, this amount was 3.4 times larger, reaching \$167,807 pesos.</p>	<p>A cikin “bayanin kuɗin shiga” na mu, an nuna cewa a shekarar 2023, mun samu riba ta kimanin \$49,191 pesos. Amma a shekarar 2024, wannan adadin ya ninka sau 3.4, inda ya kai \$167,807 pesos.</p>
<p>In the market, this figure is widely used for decision-making, especially among speculators. If we were more prominent, some analysts might speculate along these lines: “If Bina can achieve this growth from 2023 to 2024, what growth could we expect in 2025?”</p>	<p>A kasuwa, wannan adadi yana taka muhimmiyar rawa wajen yanke shawara, musamman ga masu zuba jari na ɗan gajeren lokaci. Idan har muna da kima sosai, wataƙila wasu manazarta za su yi wannan tunani: “Idan Bina ta iya samun wannan ci gaban daga 2023 zuwa 2024, wane irin ci gaba za a iya tsammani a 2025?”</p>
<p>Comprehensive income has two components. The first is the net income, which reflects business’s operational results. In 2023, Bina reported a net profit of \$17,466 pesos, while in 2024, we had a net loss of \$2,654. Adding both years, we have an accumulated profit of \$14,813 pesos.</p>	<p>Ribar jimla tana da sassa biyu. Na farko shi ne ribar da aka samu, wanda ke nuna sakamakon aikin kasuwancin. A cikin 2023, Bina ta samu riba ta \$17,466 pesos, amma a shekarar 2024, mun yi asara ta \$2,654 pesos. Idan aka haɗa duka shekarun biyu, muna da ribar da aka tara ta \$14,813 pesos.</p>
<p>The second component is the capital gains from our shares. In 2023, this gain was \$31,724 pesos, and in 2024, it increased to \$170,460 pesos, totaling \$202,184 pesos over the two years.</p>	<p>Sashi na biyu shi ne kimar fa’ida daga hannayen jarin mu. A cikin 2023, wannan fa’ida ta kasance \$31,724 pesos, kuma a cikin 2024, ta karu zuwa \$170,460 pesos, inda ta kai jimlar \$202,184 pesos a cikin shekarun biyu.</p>
<p>These two types of gains are important, but they have different interpretations. So, if you’re considering any business, my recommendation is to focus your attention on pre-tax earnings, as these reflect the operational decisions that truly drive the business activity.</p>	<p>Wadannan nau’ukan ribar guda biyu suna da muhimmanci, amma kowanne yana da fahimtar daban. Don haka, idan kana tunanin saka hannun jari a wani kasuwanci, shawara ta ita ce ka mai da hankali kan ribar da aka samu kafin biyan haraji, domin wannan shi ne ya fi nuna yanke shawara da aka yi a harkar gudanar da kasuwanci.</p>
<p>In our case, the operating profit in 2023 came from the activity I mentioned in last year’s report, which I will explain in more detail later. The 2024 loss resulted from bank fees charged simply to keep the account open.</p>	<p>A game da mu, ribar da aka samu a cikin 2023 ta fito ne daga aikin da na ambata a rahoton bara, wanda zan bayyana dalla-dalla a gaba. Asarar da aka samu a 2024 ta faru ne sakamakon kuɗin banki da aka caje kawai don a ci gaba da riƙe asusun.</p>
<p>On the other hand, capital gains are different. They are calculated based on valuation rules that determine asset values.</p>	<p>A daya hannun, fa’idar jarin tana da bambanci. Ana kirga ta ne bisa ka’idojin kimar dukiya waɗanda ke kayyade kimar kayan aikin kasuwanci.</p>

<p>For example, in Bina’s reports, we use the purchase price of shares at a specific time to estimate their “market value” under the principle of: “What would happen if we liquidated the company today?” This gives a sense of capital gain, but it doesn’t necessarily mean it’s the true or “intrinsic” value.</p> <p>I invite you to think of these recorded capital gains as a matter of perception. Using an analogy, it’s like if someone you care about doesn’t like you. Their perception may have nothing to do with you personally but rather with that person’s view of the world.</p> <p>In this analogy, if someone doesn’t value you, it can motivate you to strengthen your character. But even if you grow and develop new strengths, it doesn’t mean others are obligated to recognize it or change their established views about you.</p> <p>I invite you to think of accounting records of capital gains as a matter of perception. Using an analogy, it’s like if someone you care about doesn’t like you. That perception may have nothing to do with you personally but rather with that person’s view of the world.</p> <p>In this analogy, if someone doesn’t value you, it can motivate you to strengthen your character. But even if you grow and develop new strengths, it doesn’t mean that you should require others to recognize it or change their fixed opinions about you.</p> <p>What’s interesting here is that these differences between market perception and reality create all sorts of opportunities for those trained to spot them.</p> <p>However, this can also lead to misunderstandings, which may cause decision-making errors, not only in business but in life in general. So, when evaluating “capital gains,” I recommend doing so with caution.</p> <p style="text-align: center;">* * *</p>	<p>Misali, a cikin rahotannin Bina, muna amfani da farashin sayen hannayen jari a wani lokaci na musamman don kimanta "darajar kasuwa" a ƙarƙashin ka'idar: "Me zai faru idan muka rushe kamfanin a yau?" Wannan yana ba da ma'anar samun riba ta hanyar kima, amma ba lallai bane ya nuna cewa wannan shine ainihin ko “darajar ciki.”</p> <p>Ina gayyatarƙa ka yi tunani game da waɗannan ribar da aka rubuta a matsayin wani abu mai dangantaka da fahimta. Ta yin amfani da wani misali, kamar idan wani da kake damu da shi baya sonka. Fahimtarsa ba lallai bane tana da alaƙa da kai kai tsaye, amma yana iya kasancewa yana da nasaba da yadda mutum ɗin yake kallon duniya.</p> <p>A cikin wannan misalin, idan wani bai darajarka ba, hakan na iya motsa ka ka ƙarfafa halayenka. Amma ko da ka yi girma kuma ka bunƙasa sabon ƙarfin, hakan ba yana nufin dole ne wasu su gane hakan ba ko kuma su canza ra'ayinsu da suka riga sun kafa game da kai.</p> <p>Ina gayyatarƙa ka yi tunani game da rikodin asusun ribar kima a matsayin wani abu mai alaƙa da fahimta. Ta yin amfani da wannan misalin, kamar idan wani da kake ƙauna baya sonka. Wannan fahimtar ba lallai bane tana da alaƙa kai tsaye da kai amma da yadda mutum ɗin yake kallon duniya.</p> <p>A cikin wannan misalin, idan wani bai darajarka ba, hakan na iya zama wata hanya ta motsa ka ka ƙarfafa hali. Amma ko da ka yi bunƙasa sabon ƙarfin, ba yana nufin cewa ya kamata ka tilasta wa wasu su gane hakan ba ko su sauya ra'ayinsu game da kai.</p> <p>Abin ban sha'awa anan shi ne cewa bambancin da ke tsakanin fahimtar kasuwa da gaskiya na iya samar da dama iri-iri ga waɗanda suka horar da kansu don gane irin waɗannan damar.</p> <p>Amma, wannan kuma na iya janyo rashin fahimta, wanda zai iya haifar da kuskuren yanke shawara, ba kawai a harkar kasuwanci ba har ma a rayuwa gaba ɗaya. Don haka, idan kana tantance "ribar kima," ina ba da shawarar ka yi hakan cikin taka tsantsan.</p> <p style="text-align: center;">* * *</p>
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Progress of Bina's intrinsic value per share

More numbers.

We don't need to reinvent the wheel. Our main purpose is similar to that of Warren Buffett's Berkshire Hathaway, and it's the original reason for our existence.

Bina is a Mexican company aiming for something simple: to achieve an average performance that's better than U.S. businesses over the long term.

In the 43 months we've been operating, when we compare ourselves year by year with the U.S. market, we seem to be "tied" at 2 wins each. However, in net terms, we're a little behind.

Although we have outperformed the U.S. in the last two years, we haven't yet caught up to cover the lag from our first two years. In simple terms: When we resumed operations in March 2021, we issued one share at \$100 pesos. Today, that same share could be redeemed at Bina for \$125 pesos.

If you had invested in an index fund that follows the S&P 500 in the U.S. and another that follows the IPC market index in Mexico, with no fees, no taxes, and no transaction or management costs, your equivalent \$100 pesos would now be worth \$143 pesos in the U.S. fund and \$111 pesos in the Mexican fund.

Since we reported a net loss, there won't be a vote on dividend distribution. Personally, I would always vote against it because our model shows we can generate at least \$1 of book value for every \$1 of retained dividends over five-year periods.

In the details of this letter, I present solid evidence to help you see that we've exceeded this goal in terms of intrinsic value, even though this is not yet reflected in Bina's book value per share.

Ci gaban darajar ainihi na kowace hannun jari na Bina

Karin lambobi.

Ba mu buƙatar sake kirƙirar dabaran. Babban manufarmu tana kama da ta Berkshire Hathaway na Warren Buffett, kuma wannan ita ce ainihin dalilin da ya sa muke wanzuwa.

Bina kamfani ne daga Mexico mai niyyar cimma abu mai sauƙi: samun matsakaicin aiki da ya fi na kamfanonin Amurka a cikin dogon lokaci.

A cikin watanni 43 da muka yi aiki, idan muka kwatanta kanmu shekara bayan shekara da kasuwar Amurka, muna ganin muna "daidai" da nasara biyu kowanne. Duk da haka, idan aka yi la'akari da jimilla, muna ɗan baya.

Ko da yake mun yi fiye da kasuwar Amurka a cikin shekaru biyu da suka gabata, har yanzu ba mu cimma nasarar rufe gihin da muka samu a shekaru biyu na farko ba. A cikin sauƙin magana: Lokacin da muka ci gaba da ayyukanmu a watan Maris na 2021, mun fitar da hannun jari guda ɗaya akan naira 100. A yau, wannan hannun jarin zai iya samun fansa a Bina akan naira 125.

Idan ka saka hannun jari a wani asusun saka hannun jari wanda ke bin hanyar S&P 500 a Amurka da wani asusu wanda ke bin hanyar kasuwar IPC a Mexico, ba tare da ƙarin kuɗi, haraji, ko farashin ma'amala ba, nairarka 100 daidai yanzu za ta kai naira 143 a cikin asusun Amurka da naira 111 a cikin asusun Mexico.

Tun da muka bayar da rahoton asarar da aka samu, ba za a yi zaɓe kan rabon ribar hannun jari ba. A matsayin mutum, kullum zan jefa ƙuri'ar kin amincewa saboda samfuri mu yana nuna cewa za mu iya samar da aƙalla naira 1 na darajar littafi ga kowace naira 1 da aka riƙe a cikin riba cikin shekaru biyar.

A cikin bayanann wannan wasiƙar, na gabatar da hujjoji masu ƙarfi don taimaka maka ganin cewa mun zarce wannan buri dangane da darajar ainihi, ko da yake ba a nuna hakan a cikin darajar littafin kowace hannun jari ta Bina ba tukuna.

Our Investments	Jarinmu
At the end of the calendar year 2024, our capital was invested in companies we don't control. Below is a list of our main holdings as of the date of this report.	A ƙarshen shekarar kalanda ta 2024, mun saka jari a cikin kamfanoni da ba mu da iko da su. A ƙasa akwai jerin manyan hannun jarinmu kamar yadda yake a ranar da aka rubuta wannan rahoto.

Shares	Company	2024-10-01	
		Cost* (in thousand pesos)	Market
227	Alibaba Group Holding Limited	\$455.5	\$518.0
9	Bank OZK	4.2	4.2
	Others	35.7	14.2
	Total investments in shares at market value	<u>\$495.4</u>	<u>\$536.4</u>

* This is the purchase price.

Cổ phiếu	Công ty	2024-10-01	
		Chi phí* (tính bằng nghìn peso Mexico)	Thị trường
227	Alibaba Group Holding Limited	\$455.5	\$518.0
9	Bank OZK	4.2	4.2
	Khác	35.7	14.2
	Tổng số tiền đầu tư vào cổ phiếu theo giá trị thị trường.	<u>\$495.4</u>	<u>\$536.4</u>

* Đây là giá mua.

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Fundamental change in Bina	Sauyi Mai Muhimmanci a Bina
From now on, Bina will undergo a major change at a fundamental level. This decision comes from how I see reality.	Daga yanzu, Bina za ta yi babban sauyi a matakin tushe. Wannan shawarar ta fito daga yadda nake kallon gaskiyar duniya.
I believe the world we know will soon only be a memory, and that our reality will quickly change into something new over the coming years.	Ina ganin duniya kamar yadda muka san ta, ba da daɗewa ba za ta zama tarihi kawai, kuma gaskiyar rayuwarmu za ta sauya cikin sauri zuwa wani sabon yanayi a cikin shekaru masu zuwa.
The decision is this: we will keep our current position as long as our resources stay the same.	Shawarar ita ce: za mu ci gaba da matsayimmu na yanzu muddin albarkatunmu suka kasance a yadda suke.
If we receive new resources and partners, this will bring a major shift in how the intrinsic value of each Bina share is designed.	Idan muka samu sababbin albarkatu da abokan hulɗa, wannan zai kawo babban sauyi a yadda ake tsara darajar ainihi ta kowace hannun jari ta Bina.
The new resources will have a clear purpose: to build a collection of rights to the highest quality businesses we can acquire from each industry.	Sabbin albarkatun za su kasance da manufar da ta bayyana: gina wani tarin haƙƙoƙi daga cikin mafi kyawun kasuwancin da za mu iya samu a kowace masana'antu.

<p>The business portions that we are selecting to buy will be carefully chosen based on global standards, but they will also be limited by our resource capacity.</p> <p>Our goal is to preserve the value of these companies, ensuring their continuity into the future.</p> <p>This approach differs from that of Berkshire Hathaway, as well as funds that mirror the S&P 500 index, which focus on buying shares of the 500 largest and most well-known U.S. companies.</p> <p>The principles set in the Owner's Manual will remain active in Bina.</p> <p>This includes our goal to outperform the average performance of U.S. businesses. The manual can be found here: https://bina.mx/inicio/manual-del-socio-dueno-de-bina/</p> <p style="text-align: center;">* * *</p> <p>Our annual meeting</p> <p>Two years ago, our last annual meeting was held online, with only my sister present.</p> <p>This time, the meeting will be in person in the city of Durango on February 8, 2025.</p> <p>To decide on the format and venue, I'd like to know if any of you are interested in attending in person. Regardless, I'll try to arrange an online broadcast for those who can't attend.</p> <p>I'm preparing a general presentation that will serve as a guide for the meeting.</p> <p>If any questions come to mind while reading the annual report, please share them with me. Your questions might be the same as others have but don't feel comfortable asking.</p> <p>By sending your questions in advance, you allow me to prepare detailed responses and ensure I address any concerns as effectively as possible.</p> <p style="text-align: center;">* * *</p>	<p>Bangarorin kasuwancin da za mu zaɓa don saya za a tantance su a hankali bisa ka'idojin duniya. Duk da haka, zaɓinmu zai kasance da iyaka dangane da ƙarfin albarkatunmu.</p> <p>Manufarmu ita ce kiyaye darajar waɗannan kamfanoni, ta yadda za su ci gaba da wanzuwa cikin dogon lokaci.</p> <p>Wannan hanya tana bambanta da ta Berkshire Hathaway, da kuma kudade masu kwaikwayon ma'aunin S&P 500, waɗanda suka mai da hankali kan sayen hannun jarin manyan kamfanoni 500 mafi girma da shahara a Amurka.</p> <p>Ka'idodin da aka kafa a cikin Littafin Jagoran Mallaki za su ci gaba da aiki a Bina.</p> <p>Wannan ya haɗa da burinmu na samun fiye da matsakaicin aikin kamfanonin Amurka. Za a iya samun littafin a nan: https://bina.mx/inicio/manual-del-socio-dueno-de-bina/</p> <p style="text-align: center;">* * *</p> <p>Taron Shekarar Mu</p> <p>Shekaru biyu da suka gabata, taron shekara na ƙarshe da muka yi ya kasance ta hanyar yanar gizo, kuma 'yar uwata kawai ce ta halarta.</p> <p>A wannan karon, taron zai kasance a zahiri a birnin Durango a ranar 8 ga Fabrairu, 2025.</p> <p>Don yanke shawara kan tsarin da wurin da za a yi, ina son sanin ko akwai daga cikinku da ke sha'awar halartar taron a zahiri. Ko da ba za ku iya halarta ba, zan yi ƙoƙarin shirya watsa taron ta yanar gizo ga waɗanda ba za su iya zuwa ba.</p> <p>Ina shirya gabatarwa ta gaba ɗaya wadda za ta zama jagora ga taron.</p> <p>Idan kuna da tambayoyi yayin karanta rahoton shekara-shekara, don Allah ku raba su da ni. Tambayoyinku na iya zama irin na wasu, amma ba sa jin daɗin tambaya.</p> <p>Ta hanyar aiko da tambayoyinku kafin taron, kuna ba ni damar shirya amsoshi dalla-dalla, kuma zan tabbatar da cewa na amsa duk wata tambaya cikin ingantaccen hanya.</p> <p style="text-align: center;">* * *</p>
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<p>So far, I believe I've covered the essentials of Bina's progress from the time we restarted operations up to today.</p> <p>However, this annual letter is different and much longer than previous ones because I'll be discussing personal topics, like my views on the supernatural, which may surprise or even shock some readers.</p> <p>Although my main intention is for this letter to be read by Bina's current shareholders, I understand that others might be curious about its content.</p> <p>I'm not writing this with the goal of attracting anyone outside of our current partners, but among the possible reactions, there may be people who feel interested in joining Bina.</p> <p>As I write this letter, I think of close friends who have believed in me, like Paco, César, Omali, Antonio, David, and my sister Jacqueline. Knowing them, I realize that some may feel puzzled, others may be bored, and some of you may even decide to move away from this initiative.</p> <p>Whatever your decision, please know how much I value your trust in Bina and your friendship. My purpose in sharing these details isn't to overwhelm you, but to anticipate your questions and give the sincerest answers I can.</p>	<p>Har yanzu, ina ganin na rufe muhimman bayanai game da ci gaban Bina tun lokacin da muka sake farawa da ayyukanmu har zuwa yau.</p> <p>Duk da haka, wannan wasifkar ta shekara ta bambanta da waɗannan da muka rubuta a baya, kuma tana da tsawo fiye da sauran, saboda zan tattauna wasu batutuwa na kashin kai, kamar yadda nake ganin al'amuran ruhaniya, wanda zai iya yin mamaki ko har ma ya firgita wasu masu karatu.</p> <p>Ko da yake babban burina shi ne wannan wasifkar ta kasance ga masu hannun jari na Bina na yanzu, na fahimci cewa wasu na iya zama masu sha'awar abin da ke cikin ta.</p> <p>Ba na rubuta wannan wasifkar da nufin jan hankalin wani waje da abokan haɗin gwiwar mu na yanzu, amma cikin yiwuwar martani, akwai wasu da za su ji sha'awar shiga cikin Bina.</p> <p>Yayinda nake rubuta wannan wasifkar, ina tunanin abokai na kusa da suka gaskanta da ni, kamar su Paco, César, Omali, Antonio, David, da 'yar uwata Jacqueline. Sanin su ya sa na fahimci cewa wasu za su iya jin mamaki, wasu za su iya gajiya, kuma wasu daga cikinku za su iya yanke shawarar janyewa daga wannan kofari.</p> <p>Duk da yadda kuka yanke shawara, don Allah ku sani nawa nake kimar amincinku ga Bina da abokantaka. Manufar da nake da ita a cikin raba wannan bayani ba ita ce domin muku jefa cikin damuwa ba, sai dai don in shirya muku amsoshin tambayoyinku da kuma bayar da amsoshi masu gaskiya.</p>
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November 9, 2024
9 ga Nuwamba, 2024

Guillermo Estefani Monarrez
Chairman of the Board
Shugaban Majalisar Daraktoci

<p>Collection of underlying ideas</p> <p>On October 18, I sent an email directed especially to those interested in either increasing or decreasing their investment in Bina.</p> <p>I don't want my perspective on the world to catch you off guard in regard to your position in Bina. While I don't expect everyone to read all of the ideas I share below, I want to make sure you have the information needed for a well-informed decision.</p> <p>So, as an attachment to this letter, I'm sharing a collection of detailed ideas. I present them in a way that might help you understand my vision, the motives, paradigms, and principles underlying Bina's fundamental changes.</p> <p>The ideas may seem disconnected from each other, and I admit that some could even appear shocking.</p> <p>However, I'm convinced they'll be useful for understanding how I've come to develop my thoughts on reality and the crucial role I believe Bina will play within it.</p> <p style="text-align: center;">* * *</p> <p>Bina's principle</p> <p>To me, the name Bina is elegant, though it sounds strange because it isn't in Spanish.</p> <p>Since childhood, I've had the privilege of receiving an education rooted in reverence for God. This introduced me to the ideas of several theologians at a young age.</p> <p>Many years ago, one of these theologians explained me that Noah's language was a Semitic language known as "Paleo-Hebrew."</p> <p>According to this view, this was the language used by God to communicate with Adam and his descendants through Seth, all the way to Noah. In this narrative, Hebrew remained within Abraham's family despite the confusion at Babel, when humans lost the ability to understand each other due to the rise of many languages.</p>	<p>Taron Tattara Ra'ayoyin da ke Kasa</p> <p>A ranar 18 ga Oktoba, na tura imel wanda ya shafi musamman ga wadanda ke sha'awar kara ko rage jarinsu a Bina.</p> <p>Ba na son hangen nesan duniya ta ya ba ku mamaki game da matsayin ku a Bina. Duk da cewa ba na sa ran kowa zai karanta dukkan ra'ayoyin da zan raba a kasa, ina son tabbatar da cewa kuna da bayanana da suka dace don yanke shawara mai kyau.</p> <p>Don haka, a matsayin haɗi da wannan wasifkar, zan raba tarin ra'ayoyi dalla-dalla. Na gabatar da su ta hanyar da zai iya taimaka muku fahimtar hangen nesana, dalilan, tsarin tunani, da ka'idodi da ke farkashin manyan canje-canje na Bina.</p> <p>Ra'ayoyin na iya bayyana suna da rarrabe daga juna, kuma na yarda cewa wasu suna iya bayyana suna da girgiza.</p> <p>Kodayake, na tabbata zasu zama masu amfani wajen fahimtar yadda na samo tunanina game da duniya da kuma muhimmancin Bina da na yi imani zai taka a ciki.</p> <p style="text-align: center;">* * *</p> <p>Ka'idar Bina</p> <p>A gareni, sunan Bina yana da kyau, kodayake yana da ɗan ban mamaki saboda ba a cikin harshen Sifaniyanci ba ne.</p> <p>Tun ina yaro, na samu damar samun ilimi wanda aka gina shi a kan girmamawa ga Allah. Wannan ya koya min ra'ayoyi daga wasu masana addini tun a Kuruciya.</p> <p>Shekaru da yawa da suka wuce, ɗaya daga cikin waɗannan masana addini ya bayyana min cewa harshen Nuhu harshen Semitik ne wanda ake kira "Paleo-Hebrew."</p> <p>A cewar wannan ra'ayi, wannan shi ne harshen da Allah ya yi amfani da shi don sadarwa da Adam da zuriyarsa ta hanyar Seth, har zuwa Nuhu. A cikin wannan labari, Ibrananci ya ci gaba da kasancewa cikin dangin Ibrahim duk da rikice-rikicen da aka samu a Babila, lokacin da mutane suka rasa ikon fahimtar juna saboda hauhawar yawan harsuna.</p>
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<p>Now, Hebrew is accessible to the public, largely because of the 19th-century theologian James Strong, who created a concordance of the Bible. This was an impressive project, creating an index for every original word in the Judeo-Christian Scriptures.</p> <p>It included 5,624 words in Greek and 8,674 in Hebrew, so many of us who study Judeo-Christian texts use this dictionary to understand them better.</p> <p>In mid-2014, after studying Ben Graham's principles of value investing, I decided to start a "pilot project" based on what I had learned during my experience in gold mining.</p> <p>My goal was clear: to create a strong conceptual foundation that could scale. For that, I thought of a name that could connect with people in a deep and meaningful way.</p> <p>When it came time to name Bina, I chose the Hebrew language, first because I consider myself a man who is part of God's people, and second because I wanted every human being, even in their spirit, to understand the impact of this name.</p> <p>I searched for words related to the principles of an "intelligent investor" and tried to combine them in a way that vocally sounded.</p> <p>I chose three terms:</p> <p>"Binah" (#H998), which expresses wisdom in terms of understanding, meaning, and truth.</p> <p>"Ormah" (#H6195), which refers to wisdom as prudence and skillfulness in taking action.</p> <p>"Sekel" (#H7922), which, although it sounds like the Israeli currency, actually refers to wisdom in terms of insight and intelligence.</p> <p>In Job 28:28, there is one of the clearest explanations about how to find wisdom:</p> <p style="text-align: center;">"Then God said to humans, 'Listen! Reverence for the Lord is wisdom, turning away from evil is understanding.'"</p>	<p>Yanzu, Ibrananci yana samuwa ga jama'a, musamman saboda malamin addinin Karni na 19, James Strong, wanda ya kirfiri wata alƙalami na Littafi Mai Tsarki. Wannan ya kasance babban aikin, wanda ya kirfiri jerin kowanne kalma a asalin rubutun Littafi Mai Tsarki na Yahudawa da Kiristoci.</p> <p>Ya haɗa da kalmomi 5,624 a cikin Girkanci da kalmomi 8,674 a cikin Ibrananci, saboda haka da yawa daga cikinmu da ke karanta rubuce-rubucen Yahudawa da Kiristoci muna amfani da wannan kamus ɗin don fahimtar su sosai.</p> <p>A tsakiyar shekarar 2014, bayan nazarin ka'idojin saka hannun jari na Ben Graham, na yanke shawarar fara wani "shirin gwaji" bisa abin da na koya daga gogewa ta a fannin hakar zinariya.</p> <p>Manufata ta kasance mai kyau: kirfikirar tushe mai karfi wanda zai iya haɓaka. Don haka, na yi tunanin suna wanda zai iya haɗa da mutane cikin zurfi da ma'ana.</p> <p>Lokacin da ya yi zuwa lokacin da za a ba da sunan Bina, na zaɓi harshen Ibrananci, na farko saboda ina ganin kaina a matsayin mutum daga cikin mutanen Allah, na biyu kuma saboda ina so kowanne mutum, ko da a cikin ruhinsa, ya fahimci tasirin wannan suna.</p> <p>Na yi bincike don nemo kalmomi masu alaƙa da ka'idojin "sakan jari mai hankali" kuma na yi kofarin haɗa su ta hanya da zata yi sauti.</p> <p>Na zaɓi kalmomi uku:</p> <p>"Binah" (#H998), wanda ke bayyana hikima a cikin fahimta, ma'ana, da gaskiya.</p> <p>"Ormah" (#H6195), wanda ke nuni da hikima a matsayin hankali da kwarewa a cikin ɗaukar mataki.</p> <p>"Sekel" (#H7922), wanda, ko da yake yana yi kama da kuɗin Israeli, a gaskiya yana nuni da hikima a cikin hangen nesa da hankali.</p> <p>A cikin Ayar Ayyuba 28:28, akwai ɗaya daga cikin mafi kyawun bayani game da yadda za a samo hikima:</p> <p style="text-align: center;">"Sa'an nan Allah ya ce wa mutane, 'Ku saurara! Girmamawa ga Ubangiji ita ce hikima, Kyale mummuna yana fahimta.'"</p>
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<p>To me, wisdom is more valuable than gold, silver, and precious stones. While it's easy to desire it and see it as something essential in what we do, true wisdom is very hard to find and even harder to apply consistently.</p> <p>However, with this first idea, what I want to emphasize is this: I'm not trying to impose a dogmatic or harmful religious view, and I certainly don't want to make anyone uncomfortable by sharing these ideas.</p> <p>In the style of Benito Juárez, I've tried to keep a line between what is natural and keep my ideas about the supernatural separate when it comes to Bina. However, reality has shown me that it's impossible to avoid integrating aspects of the supernatural, which some may view as a hobby, with the natural ones, which I believe some wrongly consider to be the only reality.</p> <p>And I think it's important to also let you know that from now on, these ideas will become a cornerstone of Bina's activities.</p> <p style="text-align: center;">* * *</p> <p>Compound gain in understanding</p> <p>One clear benefit of wisdom is that it increases our understanding of reality.</p> <p>For any human being, understanding reality is very rewarding in itself. I still haven't met anyone who doesn't enjoy understanding something new.</p> <p>However, understanding has also another wonderful nature: as we organize what we learn into a system, understanding tends to multiply like compound gain.</p> <p>For example, lessons from mistakes, if combined with discipline and a genuine curiosity to learn, can turn into lasting value, and ignorance quickly fades away.</p> <p>In other words, Bina's system allows us to become more valuable over time by the mere increase of our understanding.</p>	<p>Ga ni, hikima tana da kima fiye da zinariya, azurfa, da duwatsu masu kima. Duk da cewa yana da sauƙi a sha'awar ta kuma ganin ta a matsayin wani abu mai muhimmanci a cikin abin da muke yi, hakikanin hikima tana da wuya a samu kuma mafi wuya a aiwatar da ita daidai gwargwado.</p> <p>Amma, da wannan tunani na farko, abin da nake so in jaddada shi ne: Ba na ƙoƙarin tilasta ra'ayin addini mai tsauri ko wanda zai iya zama mai cutarwa, kuma tabbas ban so in sa wani cikin damuwa ta hanyar raba waɗannan ra'ayoyin.</p> <p>A cikin salon Benito Juárez, na yi ƙoƙari in riƙe iyaka tsakanin abin da ke cikin dabi'a da kuma rarrabe ra'ayina game da abin da ke waje da dabi'a lokacin da ya shafi Bina. Amma, gaskiya ta nuna min cewa ba zai yiwu a guji haɗa abubuwan da ke waje da dabi'a, wanda wasu na iya ganin a matsayin hobby, da abubuwan dabi'a ba, wanda ina ganin wasu suna kuskure suna ɗauka su a matsayin kawai gaskiya.</p> <p>Kuma ina ganin yana da muhimmanci in sanar da ku cewa daga yanzu, waɗannan ra'ayoyin za su zama ginshikin ayyukan Bina.</p> <p style="text-align: center;">* * *</p> <p>Fa'ida daga Hikima</p> <p>Ɗaya daga cikin amfanin hikima shi ne cewa tana ƙara fahimtarmu game da gaskiyar rayuwa.</p> <p>Ga kowanne mutum, fahimtar gaskiyar rayuwa tana da lada a kanta. Har yanzu ban sadu da kowa da bai ji daɗin fahimtar wani abu sabo ba.</p> <p>Duk da haka, fahimta tana da wata kyakkyawar dabi'a: yayin da muke tsara abin da muka koya cikin tsarin, fahimta tana ƙaruwa kamar riba mai haɗaɗɗen ƙarfi.</p> <p>Misali, darussan da muka koya daga kurakurai, idan aka haɗa da ɗabi'a da kuma sha'awar gaske ta koyo, zai iya zama daraja mai ɗorewa, kuma jahilci yana ƙarewa cikin sauri.</p> <p>A cikin kalmomi mafi sauƙi, tsarin Bina yana ba mu damar zama masu daraja a cikin lokaci ta hanyar ƙaruwa kawai na fahimtarmu.</p>
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<p>There's another wonder of life that I practiced a lot while I was involved in politics.</p> <p>What's amazing about making decisions is that new scenarios appear as you realize that some ideas were true while others were mere illusions. I think this is an essential part of the human experience.</p> <p>Whether decisions are good or bad, when you acquire wisdom through correct understanding, you realize that it's okay for things to be the way they are, and perhaps they couldn't have been any other way, because that's how you arrive at the current understanding.</p> <p>For example, when I proposed restarting operations nearly four years ago, my vision was much more limited than what I understand now.</p> <p>I hope I express this clearly when I point out that if I hadn't started Bina, I would never have understood the risks and opportunities that were invisible to me before.</p> <p>I will demonstrate this idea further with a practical example from Bina.</p> <p style="text-align: center;">* * *</p> <p>Bina and China</p> <p>I made a strategic mistake with our position in Alibaba. I won't go into the details to justify myself, but rather to give you insight into how I examine things like this.</p> <p>I will use some technical concepts, so if there's something unclear, it's probably because I didn't explain it well. Please feel free to contact me for any clarification.</p> <p>The thesis behind our position in Alibaba is quite simple:</p> <p>Alibaba is perhaps the biggest and most prominent company in the fastest-growing economy of the last few decades.</p>	<p>Akwai wata mamaki ta rayuwa da na yi amfani da ita sosai lokacin da nake cikin siyasa.</p> <p>Abin ban mamaki game da yanke shawara shi ne cewa sabbin yanayi suna bayyana yayin da ka fahimci cewa wasu ra'ayoyi gaskiya ne, yayin da wasu su ne kawai karyu. Ina ganin wannan wani ɓangare ne mai muhimmanci na kwarewar ɗan adam.</p> <p>Ko shawarar ta kasance mai kyau ko mara kyau, idan ka samu hikima ta hanyar fahimtar da ta dace, za ka fahimci cewa babu matsala idan abubuwa suna kasancewa yadda suke, kuma watakila ba za su iya zama wani abu daban ba, domin wannan shi ne yadda ka isa ga fahimtar da ake da ita yanzu.</p> <p>Misali, lokacin da na gabatar da shawarar fara sabon aiki kusan shekaru hudu da suka wuce, hangen nesana ya fi iyaka fiye da abin da nake fahimta yanzu.</p> <p>Ina fatan zan bayyana wannan da kyau lokacin da na nuna cewa idan ban fara Bina ba, ba zan taɓa fahimtar haɗari da dama waɗanda ba su bayyana a gare ni ba a da ba.</p> <p>Zan nuna wannan ra'ayi da misali mai amfani daga Bina.</p> <p style="text-align: center;">* * *</p> <p>Bina da China</p> <p>Na yi kuskure na dabaru game da matsayinmu a cikin Alibaba. Ba zan shiga cikin cikakken bayani don in kare kaina ba, sai dai in ba ku haske kan yadda nake duba irin waɗannan abubuwa.</p> <p>Zan yi amfani da wasu ra'ayoyi na fasaha, don haka idan akwai wani abu da ba ku fahimta ba, watakila saboda ban bayyana shi yadda ya kamata ba. Don Allah a ji dadin tuntubar ni idan kuna buƙatar ƙarin bayani.</p> <p>Manufar da ke bayan matsayinmu a cikin Alibaba tana da sauƙi:</p> <p>Alibaba watakila ita ce kamfani mafi girma da kuma shahararru a cikin tattalin arzikin da ke haɓaka cikin sauri a cikin ƙarni na ƙarshe.</p>
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<p>Its competitive position compared to its Asian peers is formidable, and due to certain cultural barriers, its market is very difficult for its American rivals to reach.</p> <p>Alibaba has managed to be pivotal in its market, a country that is not only the factory of the world, but its business model has also made many Chinese industries use its platform to distribute their products globally.</p> <p>If I had to describe the relationship between China and the United States using a familiar analogy, I would say the U.S. is the older sibling, while China is the restless sibling, though always reasonable when it comes to conflicts.</p> <p>With its great military power, China tends to act with moderation in global conflicts like those in Ukraine and Israel, and even in its economic rivalry with the United States.</p> <p>However, I also recognize that China faces an intrinsic vulnerability in its system.</p> <p>It's not an insurmountable weakness, but there is a certain philosophical disconnect between what its current communist political regime believes and the supernatural reality. This implies, for example, that its vision for the future is more pessimistic, based solely on materialism, and much less liberal than the American one.</p> <p>In other words, I would say that their stance is something like this:</p> <p>"Our creativity is different from that of the West.</p> <p>Through force, we will make what others invent cheaper, and we will keep a cheap fixed exchange rate that allows us to export our inflation to other countries. Whoever wants to join us is welcome, and those who don't, let them step aside."</p> <p>In April 2020, Alibaba reported sales of \$76 billion. Just seven months later, in November, its stock reached a historic high of \$307, bringing its market capitalization to \$870 billion at that time.</p> <p>Today, the market believes this business is worth \$234 billion.</p>	<p>Matsayinta na gasa idan aka kwatanta da abokan gasa na Asiya yana da ƙarfi, kuma saboda wasu ƙalubale na al'adu, kasuwancinta yana da wuya ga abokan hamayya daga Amurka su kai.</p> <p>Alibaba ta samu damar zama muhimmiyar kamfani a kasuwancinta, kasa da ba kawai ita ce masana'antar duniya ba, har ma da tsarin kasuwancin ta ya sa masana'antu da dama na China suyi amfani da dandalinta don rarraba kayayykinsu a duniya.</p> <p>Idan zan bayyana dangantakar da ke tsakanin China da Amurka ta amfani da misalin da aka saba, zan ce Amurka ita ce babbar 'yar'uwa, yayin da China ita ce 'yar'uwar da ke cikin ƙoƙari, kodayake tana da hankali idan ya zo ga rikice-rikice.</p> <p>Tare da ƙarfin sojojinta, China tana yawan aikata daidaituwa a cikin rikice-rikicen duniya kamar waɗanda ke a Ukraine da Isra'ila, har ma da gasa ta tattalin arziki da Amurka.</p> <p>Sai dai, na kuma fahimci cewa China tana fuskantar wata rauni mai alaka da tsarin ta.</p> <p>Ba rauni ne wanda ba za a iya magance shi ba, amma akwai wani rashin fahimta na falsafa tsakanin abin da tsarin siyasa na jamhuriya ta kowagwarar zamani yake yi da kuma gaskiyar da ta shafi abubuwan da ba na duniya ba. Wannan yana nufin, misali, cewa hangen nesan ta na gaba yana da ƙyama, yana dogara ne kawai akan kayan duniya, kuma yana da ƙyamar ra'ayoyin kyautatawar mulki fiye da na Amurka.</p> <p>A cikin kalmomi daban, zan ce cewa matsayar su tana kama da wannan:</p> <p>"Ƙirƙirar mu tana bambanta da ta Yammacin duniya.</p> <p>Ta hanyar ƙarfi, za mu sa abin da wasu suka ƙirƙira ya zama mai rahusa, kuma za mu riƙe darajar musayar kuɗinmu a ƙimar da ta dace wanda zai ba mu damar fitar da hauhawar farashinmu zuwa ƙasashen waje. Duk wanda ke son shiga tare da mu yana maraba, kuma waɗanda ba sa son shiga, su koma gefe."</p> <p>A watan Afrilu na 2020, Alibaba ta bayyana sayar da kayayyaki worth dala biliyan 76. Kadan daga cikin watanni bakwai, a watan Nuwamba, hannayen jarin ta sun kai matakin tarihi na dala 307, wanda ya haifar da darajar kasuwancin ta zuwa dala biliyan 870 a lokacin.</p> <p>A yau, kasuwa na ganin cewa wannan kasuwanci yana da darajar dala biliyan 234.</p>
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<p>Despite the drop in its share price, Alibaba has continued to show its competitive advantage consistently in its real business.</p> <p>Now, my strategic mistake was taking too long to recognize the following:</p> <p>Although China is the second-largest economy in the world, it is still a developing country with the philosophical flaw I explained earlier.</p> <p>To illustrate this, I'll use the table I created with data from Alibaba's report, in millions of dollars updated to today.</p>	<p>Duk da raguwar farashin hannun jarinsa, Alibaba ta ci gaba da nuna ƙarfin gasa da yake da shi a cikin kasuwancinsa na gaske.</p> <p>Yanzu, kuskuren dabarata shine na dauki lokaci mai tsawo kafin na gane wannan:</p> <p>Ko da yake China ita ce tattalin arziki na biyu mafi girma a duniya, har yanzu ƙasa ce mai ci gaba da ke da raunin falsafa da na bayyana a baya.</p> <p>Don bayyana wannan, zan yi amfani da teburin da na kirkira tare da bayanai daga rahoton Alibaba, a cikin miliyoyin daloli wanda aka sabunta zuwa yau.</p>
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Alibaba's business breakdown	2021	2022	2023	2024	21 vs 24 % real change
Domestic commerce in China	90,845	62,654	58,370	60,431	(33)
International commerce	8,851	9,062	9,960	14,257	61
Local consumer services	6,477	6,542	7,098	8,310	28
Cainiao	6,751	9,736	10,950	13,760	104
Cloud	10,973	14,867	14,620	14,781	35
Digital media & entertainment	5,651	2,638	2,605	2,938	(48)
Other	419	18,818	19,109	16,305	3,794
Total revenue	129,966	124,316	122,713	130,782	1
Domestic commerce in China	35,737	25,144	24,324	27,073	(24)
International commerce	(1,696)	(1,553)	(1,191)	(1,242)	(27)
Local consumer services	(5,290)	(4,489)	(3,292)	(3,637)	(31)
Cainiao	(718)	(571)	(512)	(502)	(30)
Cloud	(2,261)	(753)	(728)	(995)	(56)
Digital media & entertainment	(1,870)	(1,023)	(655)	(959)	(49)
Innovation initiatives and others	(1,414)	(1,373)	(1,329)	(1,163)	(18)
Unallocated	(6,238)	(5,233)	(2,442)	(2,823)	(55)
Operating profit	16,249	10,148	14,176	15,751	(3)

Chi tiết kinh doanh của Alibaba	2021	2022	2023	2024	21 vs 24 % thay đổi thực sự
Thương mại trong nước tại Trung Quốc	90,845	62,654	58,370	60,431	(33)
Thương mại quốc tế	8,851	9,062	9,960	14,257	61
Dịch vụ tiêu dùng địa phương	6,477	6,542	7,098	8,310	28
Cainiao	6,751	9,736	10,950	13,760	104
Đám mây	10,973	14,867	14,620	14,781	35
Phương tiện truyền thông kỹ thuật số & giải trí	5,651	2,638	2,605	2,938	(48)
Khác	419	18,818	19,109	16,305	3,794
Tổng doanh thu	129,966	124,316	122,713	130,782	1
Thương mại trong nước tại Trung Quốc	35,737	25,144	24,324	27,073	(24)
Thương mại quốc tế	(1,696)	(1,553)	(1,191)	(1,242)	(27)
Dịch vụ tiêu dùng địa phương	(5,290)	(4,489)	(3,292)	(3,637)	(31)
Cainiao	(718)	(571)	(512)	(502)	(30)
Đám mây	(2,261)	(753)	(728)	(995)	(56)
Phương tiện truyền thông kỹ thuật số & giải trí	(1,870)	(1,023)	(655)	(959)	(49)
Sáng kiến đổi mới và các sáng kiến khác	(1,414)	(1,373)	(1,329)	(1,163)	(18)
Không phân bổ	(6,238)	(5,233)	(2,442)	(2,823)	(55)
Lợi nhuận hoạt động	16,249	10,148	14,176	15,751	(3)

By the way, negative numbers in the changes in operating losses actually mean that they are losing less money each year. For 2024, I had to estimate the data.	A hanyar, lambobin negatifi a cikin canje-canje na asarar aiki na nufin cewa suna raga samun riba kowace shekara. Don shekarar 2024, sai na kimanta bayanan.
What stands out right away is the drop in the value of sales in dollars from China's domestic commercial business.	Abin da ke bayyana nan take shine raguwar darajar tallace-tallace a cikin daloli daga kasuwancin cikin gida na China.
Keep in mind that many analysts believe China keeps its currency artificially undervalued to encourage exports.	Ka tuna cewa, masu nazari da dama suna ganin cewa China tana kiyaye kudin kasarta a kasa fiye da yadda ya kamata don inganta fitar da kayayyaki.
What's interesting to me is that, even though China has faced situations like pandemic restrictions in recent years, and is currently trying to recover from economic issues, Alibaba's business model remains strong and flexible, proof of that is that it was able to recover the same overall levels of real value 130 billion dollars by 2024.	Abin da ke ban sha'awa a gare ni shine, ko da yake China ta fuskanci yanayi kamar takunkumin annoba a shekarun baya, kuma tana kokarin farfadowa daga matsalolin tattalin arziki, tsarin kasuwancin Alibaba yana nan mai karfi da sassauci, shaida ga haka shine cewa ta sami damar dawo da matsakaicin darajar gaskiya na dala biliyan 130 zuwa shekarar 2024.
Another notable situation is how the operating profit remained above 10 billion dollars in 2022, almost recovering the 16 billion dollars from 2021 by 2024.	Wani abu mai kyau da ya kamata a lura da shi shine yadda riba daga aiki ta kasance sama da dala biliyan 10 a cikin 2022, kusa da dawo da dala biliyan 16 daga shekarar 2021 zuwa shekarar 2024.
Despite the drop in operating profit in China's domestic business (from 35 billion dollars in 2021	Duk da ragin riba daga kasuwancin cikin gida na China (daga dala biliyan 35 a shekarar 2021 zuwa

<p>to 27 billion dollars in 2024), we can see that the total losses from non-strategic businesses, altogether, have been reduced dramatically by 42%, from a 19-billion-dollar loss in 2021 to an estimated 11-billion-dollar loss.</p> <p>Another observation. As long as these figures are true, I believe there is no business like Alibaba in this world, as nearly all of its businesses continue to grow year after year, which can be a sign of competitive advantage and the existence of very large moats of all kind.</p> <p>If we exclude the value of sales from the domestic business, which dropped by a third from almost 91 billion dollars in 2021 to over 60 billion dollars in 2024, we see that the rest of the businesses increased from 39 billion dollars in 2021 to 70 billion dollars in 2024 in real terms.</p> <p>The problem with the previous explanation is that it might not fully reveal the mistake I made. I will show you how this mistake looks from a different angle, though I'm confident you will also see why Alibaba is such a solid idea.</p> <p>Pitifully, if you don't have the right lens to see reality, as in my case here, the truth only becomes clear over time.</p> <p>In the following table, I'll show you comparative data from certain countries, calculating the growth in their economic productivity (GDP) alongside the change in the value of their stock market indices converted to dollars. Keep in mind that both pieces of data are imperfect, and I only consider them as indicators.</p>	<p>dala biliyan 27 a shekarar 2024), za mu iya ganin cewa asarar duka daga kasuwanci marasa dabaru, gaba d'aya, an rage su sosai da kashi 42%, daga asarar dala biliyan 19 a shekarar 2021 zuwa kimanin asarar dala biliyan 11.</p> <p>Wani lura. Muddin wadannan lambobin suna da gaskiya, ina ganin babu kasuwanci kamar Alibaba a wannan duniya, domin kusan dukkan kasuwancinta suna ci gaba da girma kowace shekara, wanda zai iya zama alamar fa'idar gasa da kuma kasancewar manyan keken kariya na kowanne iri.</p> <p>Idan muka cire darajar tallace-tallace daga kasuwancin cikin gida, wanda ya ragu da kashi uku daga dala biliyan 91 a shekarar 2021 zuwa sama da dala biliyan 60 a shekarar 2024, za mu ga cewa sauran kasuwancin sun tashi daga dala biliyan 39 a shekarar 2021 zuwa dala biliyan 70 a shekarar 2024 a cikin ainihin kudade.</p> <p>Matsalar da ke cikin bayanin da na gabata ita ce cewa, ba zai iya bayyana kuskuren da na yi ba sosai. Zan nuna muku yadda wannan kuskuren ya ke daga wata hanyar daban, ko da yake na yi imanin zaku ga dalilin da yasa Alibaba ke zama wani ra'ayi mai karfi.</p> <p>Abin tausayi, idan ba ku da ingantaccen hangen nesa don ganin gaskiyar, kamar yadda na yi a wannan yanayin, gaskiyar sai ta bayyana a hankali a cikin lokaci.</p> <p>A cikin jadawalin mai zuwa, zan nuna muku bayanai na kwatantawa daga wasu kasashe, ina lissafin ci gaban kwararrun tattalin arzikinsu (GDP) tare da canjin darajar alamomin kasuwar hannayen jari d'insu da aka canza zuwa daloli. Ku tuna cewa dukkan wadannan bayanai suna da kuskure, kuma ina daukarsu kawai a matsayin alamu.</p>
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Country	Gross domestic product (trillions of USD)		Change in value of economic output	Market index (units in USD)		Change in value of market index	Market growth / economy growth
	sep-19	sep-24	(1)	sep-19	sep-24	(2)	(2) / (1)
USA	21.7	28.8	32 %	2,991	5,702	91 %	2.8
China	13.7	18.4	34 %	420	389	(7) %	(0.2)
France	2.5	2.6	4 %	6,271	8,372	34 %	8.0
Mexico	1.3	1.7	30 %	2,240	2,693	20 %	0.7

Kasa	Babban kayan cikin gida (tiriliyan dalar Amurka)		Canje-canje a Kimar fitarwar tattalin arziki	Fihirisar kasuwa (raka'a a dalar Amurka)		Canje-canje a Kimar Kasuwa	Ci gaban kasuwa / haɓakar tattalin arziki
	Satumba -19	Satumba-24	(1)	Satum ba-19	Satumba -24	(2)	(2) / (1)
Amurka	21.7	28.8	32 %	2,991	5,702	91 %	2.8
China	13.7	18.4	34 %	420	389	(7) %	(0.2)
Faransa	2.5	2.6	4 %	6,271	8,372	34 %	8.0
Mexico	1.3	1.7	30 %	2,240	2,693	20 %	0.7

<p>I chose September 2019 as the starting point because it's right before we started seeing the effects of the COVID-19 pandemic restrictions.</p> <p>Remember that each of us interprets the same data differently. One way to interpret it is as follows:</p> <p>The U.S. economy grew by 32% during this period, however, if should adjust this for inflation, you must consider that the dollar's purchasing power actually decreased by 23% net. This helps explain some of the recent discontent in the U.S., as seen in the recent election results.</p> <p>Now, notice the growth in the value of the U.S. stock market, which increased by 91% during this period. This is a significant difference.</p> <p>In the 2002 report, I observed that the cause of the exuberance in the U.S. market was mainly due to the massive amount of money the central banking system pumped into circulation as part of its monetary policy to avoid an economic recession, combined with a process of rising interest rates. The report is here: https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/</p>	<p>Na zaɓi watan Satumba 2019 a matsayin wurin farawa domin yana kafin lokacin da muka fara ganin tasirin kuntatawar annobar COVID-19.</p> <p>Ka tuna cewa kowannenmu yana fassara bayanai iri ɗaya ta hanyoyi daban-daban. Ga wata hanya ta fassara su:</p> <p>Tattalin arzikin Amurka ya karu da kashi 32% a wannan lokaci. Duk da haka, idan aka daidaita wannan bisa hauhawar farashi, ikon siyan dalar ya ragu da kashi 23%.</p> <p>Wannan yana taimaka wajen bayyana wasu daga cikin rashin jin daɗin da ake gani kwanan nan a Amurka, musamman a sakamakon zaɓen baya-bayan nan.</p> <p>Yanzu ka lura da ci gaban darajar kasuwar hannayen jari ta Amurka, wacce ta karu da kashi 91% a wannan lokaci. Wannan babban bambanci ne.</p> <p>A rahoton 2002, na lura cewa babban dalilin farin cikin kasuwar hannayen jari a Amurka shi ne yawan kuɗin da tsarin bankin tsakiya ya fitar don gujewa koma bayan tattalin arziki, tare da tsari na kara yawan riba.</p> <p>Ga rahoton nan: https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/</p>
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<p>Now it seems that the US central bank, the Federal Reserve has started a process of relaxing its monetary policy. However, the amount of cash in circulation is still dramatically different from the conditions five years ago.</p> <p>Now let's look at the numbers for France, a NATO member, as a representative economy of what's happening in Europe. The index I used is the CAC 40 (the largest French companies, like luxury brand LVMH, energy company Total, and industrial company Schneider, which all are considered global, with international representation).</p> <p>So, while France's real economy has grown only 4% (over these five years!), its stock market has increased by 34%, suggesting there's stock market enthusiasm for globalized French companies that is disconnected from what's happening in the real french economy.</p> <p>Now, let's look at the case of our beloved Mexico. Economic growth was 30%, but if we account for the 30% net loss in purchasing power, the result is not cheerful.</p> <p>Looking at the stock market, we see a net growth of only 20%. While this figure is more in line with Mexico's economy, it is far from the exuberance shown in the U.S. market.</p> <p>Finally, the situation in China is also interesting. While its economy grew by 34%, the value of its stock market has decreased by 7% net today.</p> <p>The gap is Notable, and reflects the effects of several specific factors.</p> <p>Let's remember that COVID-19 started in China, a country whose political and economic system is different from that of the United States. This difference can be seen in the way both countries dealt with a common challenge, like the pandemic.</p>	<p>Yanzu haka, alamu sun nuna cewa babban bankin Amurka, wato Federal Reserve, ya fara sassauta manufofin kudin sa. Duk da haka, yawan kuɗi da ke yawo a kasuwa ya bambanta sosai da yadda yake shekaru biyar da suka gabata.</p> <p>Yanzu, bari mu kalli lambobin Faransa, kasa mai zama memba na NATO, a matsayin misali na abin da ke faruwa a Turai. Index ɗin da na yi amfani da shi shi ne CAC 40, wanda ya kunshi manyan kamfanonin Faransa kamar LVMH (shahararren alamar kayan marmari), Total (kamfanin makamashi), da Schneider (kamfanin masana'antu), waɗanda dukkansu ana ɗaukarsu kamfanoni na duniya da suka sami wakilci na kasa da kasa.</p> <p>Don haka, yayin da tattalin arzikin hakikanin Faransa ya haɓaka da kashi 4% kawai cikin shekaru biyar da suka wuce, kasuwar hannayen jarin ta ta ƙaru da kashi 34%. Wannan yana nuna cewa akwai wani motsi na kasuwar hannayen jari don kamfanonin Faransa masu dogaro da kasuwannin duniya, wanda bai dace da abin da ke faruwa a tattalin arzikin hakikanin Faransa ba.</p> <p>Yanzu kuma, bari mu kalli yanayin ƙasarmu mai albarka, wato Mexico. Ci gaban tattalin arzikinta ya kai kashi 30%, amma idan muka yi la'akari da asarar kashi 30% na ikon siyan kuɗi, sakamakon ba abin murna ba ne.</p> <p>Idan muka kalli kasuwar hannayen jari, za mu ga karuwar kashi 20% kawai. Wannan adadin ya fi dacewa da tattalin arzikin Mexico, amma har yanzu bai kai girman karuwar da aka gani a kasuwar Amurka ba.</p> <p>A ƙarshe, yanayin China ma yana da ban sha'awa. Duk da cewa tattalin arzikinta ya haɓaka da kashi 34%, darajar kasuwar hannayen jarinta ta ragu da kashi 7% a halin yanzu.</p> <p>Wannan gibi yana da muhimmanci, kuma yana nuna tasirin wasu dalilai na musamman.</p> <p>Mu tuna cewa COVID-19 ya fara ne a China, kasa wacce tsarin siyasa da tattalin arzikinta ya bambanta da na Amurka. Wannan bambancin yana bayyana a cikin yadda kowacce kasa ta magance kalubale iri ɗaya, kamar annobar.</p>
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<p>For example, in the United States (and Mexico), lockdowns and business closures were put in place for businesses considered "non-essential." This caused a significant economic contraction and millions of jobs were temporarily lost.</p> <p>However, by mid-2020, policies became more flexible, less strict, and more decentralized compared to China's centralized and strict approach to adapt to the "new normal."</p> <p>You might remember that when the world seemed to be returning to "normal," I decided to restart Bina's operations.</p> <p>In the 2020 letter (https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/), I showed how we started by buying two shares of Alibaba Holdings at around \$245 dollars per share.</p> <p>However, by March 23, 2021, the date of that letter, the price of the stock had dropped to \$225, though it wasn't a surprise since it had been falling from its peak of \$320 in October 2020.</p> <p>During the COVID-19 restrictions, the stock had reached that peak above \$300, driven by Jack Ma's attempt to take his then-subsiidiary Ant Group public.</p> <p>Ant Group's initial public offering (IPO) was scheduled for October 2020, and if it had happened, it would have been the largest IPO in the world. This excitement was part of what drove the stock price at that time.</p> <p>However, when Jack Ma made critical comments about the financial inclusion situation in China, the Chinese government stepped in and stopped the IPO process, which struck Alibaba's momentum in the markets.</p> <p>I have a habit: when an idea seems interesting to me, I like to "step a foot" in it and keep it on my radar, rather than letting it pass by. I'm very careful about the thoughts I allow to get my attention. And that's how I continued watching Alibaba's behavior.</p>	<p>Misali, a Amurka (da Mexico), an kafa takunkumi da rufe kasuwanci da aka d'auka "ba masu muhimmanci ba." Wannan ya haifar da wani matsanancin koma baya na tattalin arziki, kuma miliyoyin ayyuka sun bace na dan lokaci.</p> <p>Duk da haka, zuwa tsakiyar shekarar 2020, manufofi sun zama masu sassauci, kasa da tsauri, kuma sun fi karkata zuwa ga tsarin kananan hukumomi idan aka kwatanta da tsarin tsaurin matakan da China ta yi don daidaita sabuwar dabi'ar rayuwa.</p> <p>Watafika za ka tuna cewa lokacin da duniya ta fara komawa zuwa "al'ada," na yanke shawarar sake farfado da ayyukan Bina.</p> <p>A wasikar 2020 (https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/), na nuna yadda muka fara siyan hannayen jari biyu na Alibaba Holdings akan kimanin \$245 kowanne.</p> <p>Amma, zuwa ranar 23 ga Maris, 2021, ranar rubuta wannan wasikar, farashin hannun jarin ya ragu zuwa \$225. Wannan bai zama abin mamaki ba, tunda ya kasance yana raguwa tun daga kololuwar \$320 a watan Oktoba 2020.</p> <p>A lokacin takunkumin COVID-19, hannun jarin ya kai wannan kololuwa sama da \$300, wanda aka samu saboda yunfurin Jack Ma na fitar da Ant Group, tsohuwar reshe nasa, a kasuwar hannayen jari.</p> <p>Shirin fitar da hannayen jari na farko na Ant Group (IPO) an shirya shi ne don Oktoba 2020, kuma da idan ya faru, zai kasance mafi girman IPO a duniya. Wannan fargabar ne ya sa hannun jarin ya yi tsalle a wannan lokacin.</p> <p>Amma, lokacin da Jack Ma ya yi tsokaci masu tsauri kan halin da ake ciki na hada kai da kudi a China, gwamnatin China ta shiga tsakani ta dakatar da tsarin IPO din, wanda ya shafi ci gaban Alibaba a kasuwanni.</p> <p>Ina da wata dabi'a: idan wata dabara ta ban sha'awa ta zo min, ina son "sanya kafa d'aya" cikinta, in kuma ci gaba da lura da ita, maimakon in bar ta wuce. Ina matufkar lura da tunanina, kuma haka nake ci gaba da bibiyar halayen Alibaba.</p>
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<p>Now, since that peak in October 2020, Alibaba's stock kept falling, dropping from \$310 to a low of \$64 in October 2022.</p> <p>During this drop, we increased our position: in mid-2021, we bought shares at \$226, and in December of the same year, we bought more at \$118.</p> <p>As the price kept dropping, I assumed we were buying at a discounted price, trusting that we had already reached the stock price "bottom."</p> <p>Then, an "unexpected" event occurred for those unaware of the geopolitical situation (although it was telegraphed for years!): in February 2022, Russia, a commercial ally of China and already having annexed Crimea in 2014, decided to carry out a large-scale military invasion of Ukraine.</p> <p>They justified this action as a response to the United States and NATO's intention to establish military bases in Ukraine, and what had been a low-intensity conflict for years quickly escalated into an open war.</p> <p>In response, when the war began, the United States and its allies imposed severe economic sanctions on Russia.</p> <p>While Russia found ways to mitigate the effects of these sanctions through trade alliances and demanding payment for its oil in rubles, global investment funds suspended their participation in the Russian market, sold their positions, and cut ties. This caused many common investors to lose money in Russian company stocks.</p> <p>This series of events caused concern in the market about what might happen to the stocks of other geopolitical allies of Russia, such as China.</p> <p>This fear, along with existing concerns already priced in due to the policies of the Chinese Communist Party (i.e. Ant Group's shock), the trade war with the United States with the tone of "winner takes all," and worries about a possible economic recession in China, contributed to a loss of interest from the global market, especially in the United States, in Chinese company stocks.</p>	<p>Yanzu, tun daga kololuwa a Oktoba 2020, hannun jarin Alibaba ya ci gaba da raguwa, daga \$310 zuwa mafi kanƙanta na \$64 a Oktoba 2022.</p> <p>A lokacin wannan saukar, mun ƙara hannun jarinmu: a tsakiyar shekarar 2021, mun sayi hannayen jari a farashin \$226, kuma a watan Disamba na wannan shekarar, mun ƙara siyan wasu a \$118.</p> <p>Yayin da farashin ya ci gaba da raguwa, na yi tsammanin muna siyan hannun jarin ne a rangwamen farashi, tare da amincewa cewa mun riga mun kai "ƙasan" farashin hannun jarin.</p> <p>Sannan wani abu "mara tsammani" ya faru ga waɗanda ba su lura da yanayin siyasar duniya ba (duk da cewa an nuna alamarsa shekaru da yawa!): a watan Fabrairu 2022, Rasha, abokiyar kasuwancin China kuma wacce ta mamaye Crimea tun shekarar 2014, ta yanke shawarar gudanar da mamayar soja mai girma a Ukraine.</p> <p>Sun ba da uzuri cewa wannan matakin martani ne ga niyyar Amurka da NATO na kafa sansanonin soja a Ukraine, kuma abin da ya kasance rikici mai ƙarancin tasiri tsawon shekaru ya zama cikakkiyar yaƙi.</p> <p>A martani, lokacin da yaƙin ya fara, Amurka da abokan haɗin gwiwarta sun kakabawa Rasha takunkumi masu tsauri a fannin tattalin arziki.</p> <p>Duk da haka, Rasha ta sami hanyoyin rage tasirin waɗannan takunkumin ta hanyar haɗin gwiwar kasuwanci da buƙatar biyan kuɗi don man fetur dinta cikin ruble, amma kudaden saka jari na duniya sun dakatar da halartar kasuwar Rasha, sun sayar da matsayinsu, kuma sun yanke haɗin kai. Wannan ya jawo yawancin masu saka hannun jari na yau da kullum suka yi asara a hannayen jarin kamfanonin Rasha.</p> <p>Wannan jerin abubuwan ya haifar da damuwa a kasuwa kan abin da zai iya faruwa ga hannayen jarin sauran abokan haɗin gwiwar siyasar Rasha, irin su China.</p> <p>Wannan tsoro, tare da damuwar da tuni aka haɗa cikin farashi saboda manufofin Jam'iyyar Kwaminis ta China (wato, tasirin Ant Group), yaƙin kasuwanci da Amurka wanda ke da salo na "mai nasara ya ɗauka duka," da damuwar yuwuwar koma bayan tattalin arziki a China, sun taimaka wajen rage sha'awar kasuwannin duniya, musamman a Amurka, kan hannayen jarin kamfanonin kasar China.</p>
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<p>I do not share these fears. For me, it was an opportunity to buy an excellent business at an extraordinary price.</p> <p>In March 2022, I bought more Alibaba shares at \$103 per share, and by December of that year, I increased my position with an average cost of \$89 per share.</p> <p>Unlike the United States, which lifted its restrictions in mid-2020, China relaxed its "zero COVID" restrictions only by the end of 2022 in response to mass protests due to frustration of the public.</p> <p>From then on, the Chinese government gradually abandoned the policies of mass lockdowns and movement restrictions, marking the end of its strictest measures. However, skepticism about Chinese stocks kept their stock market prices low.</p> <p>Between January 2023 and January 2024, I expanded our position in Alibaba with an average cost of \$83 dollars per share. My thought was: "Should I have more capital; I'd acquire more Alibaba shares". However, with true understanding and patience we could have acquired a larger chunk of shares at \$65!</p> <p>Currently, our investment in Alibaba has an average cost of \$100 dollars per share.</p> <p>Meanwhile, China, despite the setback caused by the pandemic, continued to grow, although at a slower pace than usually, similar to the United States.</p> <p>Due to globalization, some economists like Niall Ferguson believe that both economies work together in what Ferguson has called "Chimerica" — a system where China acts as the low-cost manufacturer (think of Alibaba) and the United States as the tech developer (a favorite example is Apple) and consumer (Amazon).</p>	<p>Ba na raba wannan tsoron. A wurina, wannan wata dama ce ta siyan kasuwanci mai kyau a farashi mai ban mamaki.</p> <p>A watan Maris na 2022, na sayi ƙarin hannun jarin Alibaba a farashin \$103 kowanne, kuma zuwa watan Disamba na wannan shekarar, na ƙara matsayina da matsakaicin farashi na \$89 kowanne.</p> <p>Saboda banbanci da Amurka, wacce ta dage takunkumanta a tsakiyar 2020, China ta sassauta manufofin ta "zero COVID" ne kawai a ƙarshen 2022, sakamakon zanga-zangar jama'a da aka yi saboda takaicin da jama'a suka ji.</p> <p>Daga wannan lokacin, gwamnatin China ta fara barin manufofin killace jama'a gaba ɗaya da hana motsi, wanda ya nuna ƙarshen tsauraran matakan da aka ɗauka. Duk da haka, shakku kan hannayen jarin China ya ci gaba da sa farashin hannayen jarin kasuwarsu ya kasance a ƙasa.</p> <p>Tsakanin watan Janairu 2023 zuwa Janairu 2024, na ƙara matsayina a Alibaba da matsakaicin farashi na \$83 kowanne. Tunani na ya kasance: "Da ina da ƙarin kuɗi, da na siyi ƙarin hannun jarin Alibaba". Amma da fahimta da haƙuri, za mu iya samun damar siyan babban kaso na hannun jarin a \$65!</p> <p>A halin yanzu, jarinmu a Alibaba yana da matsakaicin farashi na \$100 kowanne.</p> <p>A lokaci guda, duk da koma bayan da annobar ta haifar, China ta ci gaba da haɓaka, duk da cewa a hankali fiye da yadda aka saba, kamar Amurka.</p> <p>Sakamakon haɗin kai na duniya, wasu masana tattalin arziki kamar Niall Ferguson sun yi imani cewa tattalin arzikin kasashen biyu suna aiki tare cikin abin da Ferguson ya kira "Chimerica" — tsarin da China ke matsayin masana'anta mai ƙarancin farashi (kamar Alibaba), yayin da Amurka take matsayin ƙwararriyar mai haɓaka fasaha (misali Apple) da kuma babban mai saye (Amazon).</p>
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<p>However, this idea has become somewhat outdated. With the protectionist policies that have led to situations like the trade war between the two nations, both have had to rely on “bridge” countries like Mexico, or South Korea. For example, I’d say that we could be thinking of situations like “Chimexrica” (China-Mexico-America).</p> <p>Let’s go back to the table to compare the markets, and we’ll see clear differences between the growth of stock markets and the real growth in productivity.</p> <p>Despite similar growth rates in productivity in China, the United States, and Mexico, their markets have had very different results. As we’ve seen, the U.S. index has grown by 91%, Mexico’s by only 20%, and China’s has decreased by 7%.</p> <p>In addition to the monetary expansion I explained in the 2020 report, I now also understand that the growth in the U.S. market is partly explained by the increase in the obligations of its pension system. A huge animal that is difficult to discern if you only look at one side of the equation.</p> <p>We also need to add that with globalization, there’s a strong belief that the best companies in the world are American, and that these businesses are the best safe haven for value amid global geopolitical instability, especially those that are part of the S&P 500 index.</p> <p>In contrast, I now partially understand that in China, geopolitical risks, such as its friendship with Russia and Iran, the centralized policies of the Communist Party, and the constant pressure and internal conflicts the Communist Party faces to stay stable while needing to improve the lives of millions in precarious conditions, have limited market growth.</p> <p>My mistake in this story can be illustrated with a specific trade I briefly mentioned in the 2023 report.</p> <p>The other side of my “smart move” in Alibaba, is that in May 2023, I sold a position of 28 shares of Meta, which I had accumulated since March 2021 at an average cost of \$199 per share.</p>	<p>Duk da haka, wannan ra'ayin ya zama ɗan tsoho a yanzu.</p> <p>Saboda manufofin kariya waɗanda suka haifar da yanayi kamar yaƙin kasuwanci tsakanin ƙasashen biyu, dukkaninsu sun kasance suna dogaro da ƙasashen "gadi" kamar Mexico ko Koriya ta Kudu. Misali, zan iya cewa muna iya tunanin yanayi irin na “Chimexrica” (China-Mexico-America).</p> <p>Bari mu koma kan teburi don kwatanta kasuwanni, kuma za mu ga banbance-banbance masu kyau tsakanin haɓakar kasuwannin hannun jari da ainihin haɓakar ƙwarewa.</p> <p>Duk da irin wannan adadin haɓaka a cikin ƙwarewa a China, Amurka, da Mexico, kasuwanninsu sun samu sakamako daban-daban sosai. Kamar yadda muka gani, adadin kasuwar hannun jari ta Amurka ya haɓaka da 91%, ta Mexico da 20% kawai, yayin da ta China ta ragu da 7%.</p> <p>Baya ga faɗaɗar kuɗi da na bayyana a cikin rahoton 2020, yanzu kuma na fahimci cewa haɓakar kasuwar Amurka wani ɓangare ne na haɓakar wajibcin tsarin fansho na ƙasa. Wannan wani babban “maciji” ne da ya ke wahala a gane idan mutum ya kalli ɓangare guda na lissafin kawai.</p> <p>Haka kuma, ya kamata mu ƙara cewa tare da haɗin kai na duniya, akwai ƙwarin gwiwa mai ƙarfi cewa mafi kyawun kamfanonin duniya suna Amurka, kuma waɗannan kasuwancin su ne mafi aminci wajen adana darajar dukiya a cikin rashin kwanciyar hankali na siyasar duniya, musamman waɗanda suke a cikin jerin S&P 500.</p> <p>A gefe guda, yanzu na fahimci a wani ɓangare cewa a China, haɗarin siyasar duniya kamar kawancensu da Rasha da Iran, manufofin tsakiya na Jam’iyar Kwaminis, da matsin lamba na cikin gida da Jam’iyar Kwaminis ke fuskanta don tsayawa da ƙarfi yayin da take bukatar inganta rayuwar miliyoyin mutane a cikin mawuyacin hali, sun takaita ci gaban kasuwa.</p> <p>Kuskure na a cikin wannan labarin za a iya bayyana da wata takamaiman mu'amala da na taɓa ambata a takaice a cikin rahoton 2023.</p> <p>Wani ɓangaren na “hankalin da ya dace” a hannun jari na Alibaba shi ne cewa a watan Mayu 2023, na sayar da wani kaso na hannun jari guda 28 na Meta, wanda na tara tun watan Maris 2021 da matsakaicin farashi na \$199 kowanne.</p>
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<p>I liquidated the position at \$256 per share to buy more shares of Alibaba at around \$80 per share.</p> <p>Since then, Meta continued to rise and reached \$582 per share (2.8 times the original cost), while Alibaba shares have only increased slightly by 17% since then, reaching \$94 today.</p> <p>Although the Alibaba thesis seems stronger to me as China moves away from recession worries in its real estate sector and returns to a growth path, I made the mistake of thinking that the high prices in the U.S. market couldn't rise further and that the negativity toward the Chinese market would change soon. But it didn't!</p> <p>The economic perception in the United States worsened among the public, as shown by Trump's return to power. For example, we know that Berkshire Hathaway is covering its position by accumulating a huge amount of cash (about \$325 billion—this is the equivalent of 2/3 of Mexico's government budget for 2025!).</p> <p>Although Buffett's cash position has made some nervous, the U.S. market has continued to grow, defying the expectations of many of us who thought that the unsustainable growth bubble should have burst years ago.</p> <p>I'll use a simple metaphor to explain my mistake: it's like you gave me a ball to play in some beach tournaments, and when I saw the sky turn gray, I decided to run and hide with the ball in a cave, missing the chance to keep playing.</p> <p>The hurricane hasn't arrived yet, and while the ball is safe, maybe with more courage we could have won two or three more balls in the tournaments before the storm hit.</p> <p>In these two years, reality has shown me how much I still have to learn and how difficult is to develop true patience.</p> <p>The world is changing at a speed I didn't anticipate, and I realize I'm not as wise as I'd like to be. Not as wise as Charlie Munger was, and certainly not as wise as Warren Buffett.</p>	<p>Na sayar da hannun jarin Meta a farashin \$256 kowanne domin sayen karin hannun jarin Alibaba a kusan \$80 kowanne.</p> <p>Tun daga wannan lokacin, farashin hannun jarin Meta ya ci gaba da tashi, ya kai \$582 kowanne (wanda ya ninka farashin farko sau 2.8), yayin da hannun jarin Alibaba ya tashi kadan kawai da kashi 17%, inda yanzu yake a \$94.</p> <p>Duk da cewa dalilin saka hannun jari a Alibaba ya fi min karfi, ganin yadda China ke kaucewa fargabar koma-baya a bangaren gidaje kuma tana dawowa kan hanyar ci gaba, na yi kuskure wajen tunanin cewa farashin da ke tashi a kasuwar Amurka ba zai ci gaba da hawa ba, kuma cewa mummunan ra'ayi kan kasuwar China zai canza nan da nan. Amma hakan bai faru ba!</p> <p>A Amurka, tunanin tattalin arziki ya kara dagulewa a tsakanin jama'a, wanda ake gani cikin dawowar Trump kan mulki. Misali, mun san cewa Berkshire Hathaway tana kare matsayinta ta hanyar tara makudan kudi (kimanin \$325 biliyan—wannan ya kusan zama kashi biyu cikin uku na kasafin kudin gwamnatin Mexico na shekarar 2025!).</p> <p>Ko da yake matsayin Buffett na tara kudi ya sanya wasu cikin damuwa, kasuwar Amurka ta ci gaba da bunkasa, tana karya tsammanin mu da yawa, wadanda muka yi tunanin cewa wannan kumfar ci gaban da ba za a iya dorewa ba ya kamata ta fashe shekaru da suka wuce.</p> <p>Zan yi amfani da wata saukaƙƙiyar misali don bayyana kuskurena: yana kama da an ba ni kwallo don taka leda a wasu gasar bakin teku, sai na ga gajimare ya turnuke, na yanke shawarar guduwa tare da kwallon zuwa wani kogo don boyewa, inda na rasa damar cigaba da wasa.</p> <p>Ruwan sama bai iso ba tukuna, kuma ko da yake kwallon tana lafiya, watakila da karfin hali za mu iya lashe kwallaye biyu ko uku a cikin gasar kafin hadarin ya iso.</p> <p>A cikin wadannan shekaru biyu, gaskiyar ta nuna min yadda har yanzu nake da yawa da zan koya kuma yadda samun hakuri na gaske ke da wahala.</p> <p>Duniya na canzawa da sauri fiye da yadda na zata, kuma na gane cewa ban kai basirar da nake son in kai ba. Ba na da basira kamar Charlie Munger, balle kuma Warren Buffett.</p>
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<p>Therefore, I've had to repeat a lesson I already knew: to make better decisions, I need to be more realistic and distrust my own wisdom.</p> <p>But specifically, regarding our adventure in China, what I've learned is that if we're going to make global activities, it's better to keep part of my attention on understanding the basic principles of geopolitics.</p> <p>Buffett says it well: "I don't know anything about China, so I stick to U.S. businesses that I understand." Although we know he has recently ventured into Japanese businesses.</p> <p style="text-align: center;">* * *</p>	<p>Saboda haka, dole ne na sake maimaita darasin da na riga na sani: don yin kyakkyawan yanke shawara, ina bukatar in kasance mai gaskiya ga kaina kuma kada in dogara da hikimarta kawai.</p> <p>Amma musamman game da abin da muka fuskanta a China, abin da na koya shi ne cewa idan za mu shiga harkokin duniya, ya fi kyau mu mai da hankali kan fahimtar ka'idodin siyasar kasa da kasa.</p> <p>Buffett ya ce haka da kyau: "Ba na san komai game da China, shi ya sa na tsaya kan kasuwancin Amurka da na fahimta." Ko da yake mun san cewa kwanan nan ya shiga harkokin kasuwanci na Japan.</p> <p style="text-align: center;">* * *</p>
<p>Bina and Mexico</p> <p>Just as I believe that China has an inherent weakness in its political system by denying the existence of the supernatural reality (which doesn't necessarily apply to the general public, who are mostly pantheistic), Mexico also has a major weakness, but it comes from a different source.</p> <p>Although it's not impossible to overcome, in Mexico, the explanation of the supernatural is based on myth. In other words, Mexican culture love lies.</p> <p>I know this opinion isn't popular with many Mexicans, who use different words to admit this. However, I have tested this hypothesis in many aspects of life in this country. My thesis is that Mexican culture has serious tendencies toward self-deception and denial of reality.</p> <p>Although this isn't unique to Mexico, the situation in Mexico is certainly Notable.</p> <p>In my view, Mexico's tendency to believe false ideas leads to corruption that spreads into almost every part of life in the country.</p> <p>From what I've seen, in a certain sense, the "favorite sport" of Mexicans is for those with more cunning to deceive and take advantage of others. In Mexico, the culture of sincerity is the exception, while the norm is deception.</p>	<p>Bina da Mexico</p> <p>Kamar yadda nake ganin cewa tsarin siyasa na China yana da wata rauni ta asali saboda musun gaske na duniyar ruhaniya (wanda ba lallai ya shafi jama'ar gari ba, saboda yawancin su suna da imanin pantheistic), Mexico ma tana da babbar matsala, amma wannan matsalar tana zuwa daga wata daban.</p> <p>Ko da yake ba zai yiwu a daina ba, a Mexico, bayanin al'amuran ruhaniya yana ginuwa kan almara. A wata ma'ana, al'adar Mexico tana kaunar karya.</p> <p>Na san wannan ra'ayi ba ya samun karbuwa sosai a wurin yawancin 'yan Mexico, waɗanda suke amfani da kalmomi daban don amincewa da wannan gaskiyar. Amma na gwada wannan tunanin a bangarori da dama na rayuwa a wannan kasa.</p> <p>Tunanina shi ne cewa al'adar Mexico tana da matsaloli masu tsanani wajen yaudarar kai da kin amincewa da gaskiya.</p> <p>Ko da yake wannan ba sabon abu ba ne ga Mexico kadai, halin da ake ciki a Mexico yana da matuƙar ficewa.</p> <p>A ganina, son yin imani da karya yana jefa Mexico cikin cin hanci da rashawa da ke yaduwa zuwa kusan dukkan bangarorin rayuwa a kasar.</p> <p>Daga abin da na gani, a wani yanayi, "wasan da aka fi so" a Mexico shi ne yadda waɗanda suka fi wayo suke</p>

<p>I don't say this to justify my actions or omissions, but I will describe it as a perspective that helps explain the environment in which Mexicans live.</p> <p>Today, we have 36 shareholders and a total of 4,253 shares in circulation at Bina. The last stock purchase happened in March 2023.</p> <p>In Mexico, the securities market law states that private offerings can be made as long as the number of participants stays below one hundred. Therefore, those of us who respect and follow these rules are extremely careful in our actions and what we say both publicly and privately.</p> <p>When we resumed Bina's operations after the pandemic, I chose Guadalajara for our restart. I thought that this city where I already lived for years, which has a larger community but mistakenly assuming it was more sophisticated than Durango, would be the ideal place to begin.</p> <p>I also believed that some of my friends from the Universidad Panamericana would warmly welcome the idea and support a good cause like Bina.</p> <p>For the initial round (friends and family), I decided to use my social networks, sending a message to each contact with our initial letter from 2020, the same one you all know well.</p> <p>The response from my acquaintances was minimal (some thought it was a virus or spam), and the number of people willing to listen quickly ran out.</p> <p>Obviously, I don't expect anyone to feel obligated to make Bina a priority, but many of the comments I received were that "they didn't have time."</p> <p>As I delved deeper into the financial culture of the country while presenting Bina, I discovered something more concerning: financial scams are common everywhere.</p> <p>Additionally, this is fueled by appearances and greed, which is destroying trust and understanding in the way business is conducted in Mexico.</p>	<p>yaudara da amfana da wasu. A Mexico, gaskiya ta zama abin kyama, yayin da yaudara ta zama ruwan dare.</p> <p>Yau, muna da masu hannun jari 36 kuma jimillar hannun jarin da ke yawo a Bina sun kai 4,253. Sayen hannun jari na karshe ya faru a watan Maris na 2023.</p> <p>A Mexico, dokar kasuwar tsaro ta bayyana cewa ana iya yin tayin masu zaman kansu matuƙar adadin mahalarta bai wuce ɗari ba. Saboda haka, mu da muke mutunta kuma muke bin waɗannan dokokin muna yin taka-tsan-tsan sosai da ayyukanmu da abin da muke faɗa, ko a fili ko a asirce.</p> <p>Bayan dawowar mu daga matsin tattalin arziki na cutar annoba, na zaɓi Guadalajara don sake farfado da ayyukan Bina. Na yi tunanin wannan birni inda na riga na zauna shekaru da dama, tare da al'umma mai yawa, amma na yi kuskuren cewa yana da wayewa fiye da Durango, zai zama wurin da ya fi dacewa don farawa.</p> <p>Na kuma yi tunanin cewa wasu daga cikin abokaina daga Universidad Panamericana za su karɓi wannan ra'ayi da hannu biyu kuma su goyi bayan kyakkyawar manufa kamar ta Bina.</p> <p>Don zagayen farko (abokai da dangi), na yanke shawarar amfani da hanyoyin sadarwa na zamantakewa, inda na aika saƙo ga kowanne aboki tare da wasikar farko ta shekarar 2020, wadda dukanku kuka riga kuka sani sosai.</p> <p>Amsar daga waɗanda na sani ta kasance kaɗan (wasu sun yi tunanin saƙon ya kasance ƙwayar cuta ko spam), kuma yawan mutanen da suka nuna sha'awa ya ƙare da sauri.</p> <p>Tabbas, ba na tsammanin kowa ya ji dole ne ya ba da fifiko ga Bina, amma mafi yawan sharhin da na samu shi ne cewa "ba su da lokaci."</p> <p>Da na ci gaba da binciken al'adun kuɗi na ƙasar yayin gabatar da Bina, na gano wani abu mai tayar da hankali: yaudarar kuɗi ta zama gama gari a ko'ina.</p> <p>Hakanan, wannan yana samun karfi daga yadda abubuwa suke bayyana da kuma ƙishin zuciya, wanda ke rushe amana da fahimta a cikin yadda ake gudanar da kasuwanci a Mexico.</p>
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<p>As I've moved forward, I've encountered all sorts of horror stories, from fraudulent schemes involving "famous startups," "sellers" of funds in tax havens, Ponzi schemes with "cryptocurrency trading," real estate scammers, loan sharks called "microfinance," up to pyramid schemes like the "flowers of abundance" based on the old "airplane game."</p>	<p>Kamar yadda na ci gaba, na samu dukkan nau'in labaran ban tsoro, daga shawarwarin zamba da suka shafi "sanannun farawa," "masu sayar da" kudade a cikin wuraren haraji, shahararrun tsarin Ponzi na "cinikin cryptocurrency," masu zamba a harkar gidaje, masu bayar da lamuni da ake kira "microfinance," har zuwa tsarin piramidi kamar "furanni na wadata" wanda yake dogaro da tsohuwar "wasan jirgin sama."</p>
<p>What worried me the most was the following: It is practically impossible to have a conversation about an investment in something like Bina, even with people who have advanced business degrees or solid business experience.</p>	<p>Abin da ya fi damuna shi ne wannan: Yana yiwuwa a yi magana game da zuba jari a wani abu kamar Bina, kodayake tare da mutanen da suka samu digiri na kasuwanci na gaba ko kuma wadanda suka samu gogewa mai kyau a kasuwanci.</p>
<p>It's not that there's a lack of interest in intrinsic value. It's that many are convinced that a "friend of a friend" is offering something with "returns higher than 5% a month," and they end up putting their savings there, selling their cars, land, or houses to join an "opportunity" they believe is too good to miss.</p>	<p>Ba wai akwai karancin sha'awa ga kima ta zahiri ba ne. Abin da ya faru shi ne, da yawa suna da tabbacin cewa "abokin wani aboki" yana ba da wani abu da "ribar fiye da 5% a kowane wata," kuma suna kare da saka kuɗinsu a can, sayar da motoci, kasa, ko gidajensu domin shiga cikin wani "dama" da suke tunanin ba za su rasa ba.</p>
<p>This becomes a pandemic in the following way: When they end up being victims, which happens often, either their shame and fear of criticism stop them from talking about it openly, and they become closed off and secretive, or they rationalize their losses, thinking that being scammed is just a normal part of the world, which leads them to become perpetrators of others.</p>	<p>Wannan yana zama annoba ta wannan hanya: Lokacin da suka kare zama wanda aka yaudara, wanda akai-akai yana faruwa, ko kunyar su da tsoron su fuskanci suka yana hana su magana akai-akai, kuma suna zama rufaffen zuciya da sirri, ko kuma suna daidaita hasarorin su, suna tunanin cewa zama wanda aka yaudara yana daga cikin abin da ya zama na yau da kullum a duniya, wanda zai iya jawo su zama masu aikata laifuka ga wasu.</p>
<p>In the following link (in Spanish), I explain how these fraudulent schemes work, which are a serious financial epidemic in Mexico and operate with total impunity: https://guillermoestmon.substack.com/p/fraude-financiero-descubriendo-los</p>	<p>A cikin wannan haɗin (a cikin Sifaniyanci), na bayyana yadda waɗannan shawarwarin zamba ke aiki, waɗanda ke zama wata mummunar cutar kudi a Mexico kuma suna aiki cikin cikakken rashin laifi: https://guillermoestmon.substack.com/p/fraude-financiero-descubriendo-los</p>
<p>So, very intelligent people from any social class refuse to listen because their understanding is clouded by greed, and simple ideas like Bina's don't get the slightest attention.</p>	<p>Saboda haka, mutanen masu hankali daga kowace ajin zamantakewa suna kin sauraro saboda fahimarsu ta bace saboda kishin zuciya, kuma ra'ayoyi masu sauƙi kamar na Bina ba sa samun kowane hankali.</p>
<p>Let me give you an example that reflects this situation.</p>	<p>Bari in ba ku misali wanda ya nuna wannan yanayin.</p>
<p>It all started when I met a friend of one of our shareholders at a party in Guadalajara.</p>	<p>Dukkan abu ya fara ne lokacin da na haɗu da abokin daya daga cikin masu hannun jari na a wani biki a Guadalajara.</p>
<p>This man, despite having a good education from one of Mexico's top private universities, was</p>	<p>Wannan mutum, duk da cewa yana da kyakkyawar ilimi daga daya daga cikin manyan jami'o'in masu zaman kansu a Mexico, yana tallata wani shahararren</p>

<p>openly promoting a Ponzi scheme related to cryptocurrencies. He claimed that the money was being put into “investments like Bitcoin.”</p> <p>Honestly, it’s easy for almost anyone to be more persuasive and charismatic than I am. On social media, this man constantly spoke about the “benefits” of this company in Guadalajara. He described his partner as a “genius” who drove sports cars and had designed a “computer trading system” that promised profits through Bitcoin. Thanks to this “genius,” he was able to “return profits” to his victims.</p> <p>My friend, our fellow shareholder, had conversations with him, but he answered that he was fully aware of what he was doing. I disconnected from his social media, so I don’t know what he’s doing now. However, I did learn that his company collapsed a while ago, and, naturally, nobody did anything about it. I’m believe that this person, unless he changes his mind, will try again doing this somewhere else with a different scheme.</p> <p>These ugly games were so common in Guadalajara that perhaps, if I had never started Bina and had stayed in a regular office job, I myself might have fallen, again and again, into the countless scams designed to trap the naive.</p> <p>But because I used to talk about Bina in conversations, it didn’t take long—just a few months—for me to realize that this issue was practically a pandemic in Guadalajara and touched nearly every aspect of daily life there.</p> <p>Any slight attempt to talk about Bina was drowned out by an endless list of fraudsters. As I mentioned, the possibilities for scams were endless: from fake insurance agents to low-quality investment funds, fake startup entrepreneurs, loan sharks, influence peddlers, Mexican retirement fund agents, drug-money launderers, sellers of fake multi-level marketing, fake-invoice vendors, and various types of financial opportunists.</p> <p>You name it, they were all trying to set up meetings to make easy money off hard-working people who would give them time and attention in good faith.</p>	<p>tsarin Ponzi da ya shafi cryptocurrencies. Ya ce kudin ana saka su cikin “zuba jari kamar Bitcoin.”</p> <p>Gaskiya, yana da sauƙi ga kusan kowa ya fi ni sha’awa da karimci fiye da yadda nake. A cikin shafukan sada zumunta, wannan mutum yana ta magana akai-akai game da “amfanin” wannan kamfani a Guadalajara. Ya bayyana abokin huldarsa a matsayin “gwanin ilimi” wanda ke tuka motoci na wasanni da kuma wanda ya tsara wani “tsarin ciniki na kwamfuta” wanda ke alkawarin riba ta hanyar Bitcoin. Saboda wannan “gwanin ilimi,” yana iya “mayar da ribar” ga wanda aka yaudara.</p> <p>Abokina, wanda yake tare da mu a cikin masu hannun jari, yana tattaunawa da shi, amma ya amsa cewa yana da cikakken sani game da abin da yake yi. Na dakatar da shi daga shafukan sada zumunta, don haka ban san abin da yake yi yanzu ba. Duk da haka, na sami labarin cewa kamfaninsa ya fadi wasu lokacin baya, kuma, kamar yadda aka saba, babu wanda ya yi wani abu game da shi. Ina tsammanin wannan mutum, sai dai idan ya canza ra’ayi, zai sake kokarin yin wannan a wani wuri tare da wani sabon tsarin.</p> <p>Wannan mummunan wasan yana da yawa a Guadalajara har yana yiwuwa, idan ban fara Bina ba kuma na ci gaba da aiki a ofishin yau da kullum, ni ma zan fada, sau da yawa, cikin tarkon damfara da aka shirya domin tuzura masu rauni.</p> <p>Amma saboda na kasance ina magana game da Bina a cikin tattaunawa, bai dauki lokaci ba—kadan daga cikin watanni—har na fahimci cewa wannan batu yana da yawa sosai a Guadalajara kuma yana shafar kowane bangare na rayuwar yau da kullum a can.</p> <p>Kowane yunkurin magana game da Bina yana ɓacewa saboda jerin wadanda suke damfara ba tare da ƙarewa ba. Kamar yadda na fada, damar damfara sun kasance marasa iyaka: daga masu inshora na karya zuwa kungiyoyin zuba jari masu ƙima ƙasa, ‘yan kasuwa na bogi, masu bayar da lamuni da ake kira “shark loan,” masu sayar da tasirin al’umma, wakilan fansho na Mexico, masu wanke kudin miyagun kwayoyi, masu sayar da kayan karya na kasuwanci, masu siyar da takardar shaida ta karya, da kuma wasu nau’o’in masu neman damar kudi.</p> <p>Ka ambata, duk suna kokarin shirya tarurruka don samun kudi mai sauƙi daga ga mutanen da ke aiki tukuru, waɗanda za su ba su lokaci da kulawa cikin gaskiya.</p>
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<p>The problem only grows worse if we expand our view to include exploitative labor schemes, fake experts in the so-called “alternative medicine”, trainers, and not to mention astrologers and fake religious teachers.</p> <p>Ordinary people in this city, despite its large population, seem to both love being deceived and yet are also fed up with the flood of false information. So, a general atmosphere of chaos and distrust prevails.</p> <p>It’s as if everyone is on guard, worried that someone will contact them just to find a way to deceive them.</p> <p>When I spoke about Bina with some of them, they often implicitly asked me, “Where’s the catch?” Some people even got irritated because they were so used to meet only to deceive one another.</p> <p>My lack of sales skills and this culture of distrust led me to conclude that Guadalajara was not the right place for me or for Bina. So, in October 2021, I decided to return to Durango to continue our operations from there.</p> <p>The harsh truth is that these practices aren’t unique to Guadalajara. They happen all over the country, unchecked. It seems that the national pastime in Mexican culture is lying.</p> <p>You can see it if you spend just a few weeks immersing yourself in Mexican culture.</p> <p>Here, liars are admired for being “clever,” fraudsters are excused for being “bold,” traitors are praised for what is actually cowardice, and wrongdoers are defended through an imaginary attachment that the victims themselves create. It’s complete madness.</p> <p>The situation in Durango isn’t much better. Here, the entrepreneurial culture has similar problems, especially when it comes to financing from questionable sources.</p> <p>The economy heavily depends on public money. Although there are some families involved in business, creativity and technology are limited, and true leadership is rare.</p>	<p>Matsalar tana kara muni idan muka faɗaɗa hangenmu don haɗa shirye-shiryen cin zarafi na aiki, kwararru na karya a cikin abin da ake kira “maganin mabambanta”, masu koyarwa, da kuma masu kiran kansu 'yan hasashe da malamai na addini na karya.</p> <p>Mutanen al'ada a cikin wannan birni, duk da yawan yawan jama'a, suna ganin kamar suna son a yaudare su, amma har ila yau suna gaji da yawan bayanan karya da ake bazuwa. Saboda haka, yanayin rikice-rikice da rashin amana ya mamaye.</p> <p>Kamar dai kowa yana cikin shakka, yana tsoron cewa wani zai tuntuɓe su kawai don neman hanyar yaudarar su.</p> <p>Lokacin da na yi magana game da Bina tare da wasu daga cikinsu, sau da yawa suna tambayar ni a cikin zuciyarsu, “A ina ne hatsarinsa?” Wasu daga cikinsu har suka fusata saboda sun saba da ganin haɗuwa kawai don yaudara juna.</p> <p>Rashin kwarewar sayarwa ta da wannan al'adar rashin amana ya sa ni gane cewa Guadalajara ba ita ce wuri mai dacewa da ni ko Bina ba. Don haka, a watan Oktoba na shekarar 2021, na yanke shawarar komawa Durango don ci gaba da ayyukanmu daga can.</p> <p>Gaskiyar cewa wadannan dabi'u ba su zama na musamman ga Guadalajara ba. Suna faruwa ko'ina a cikin kasar, ba tare da an duba su ba. Ya zama kamar wasan kasa na al'adu a Mexico shine karya.</p> <p>Za ka iya ganin hakan idan ka dauki kawai makonni kaɗan ka nutsu cikin al'adar Mexico.</p> <p>A nan, masu karya ana girmama su saboda suna da “kwarewa,” masu damfara ana tsare su saboda suna da “courage,” masu yin keta sun ajiye su saboda wanda aka yi musu, kuma masu aikata laifi suna karewa ta hanyar wata dangantaka ta banza wanda kansu waɗanda aka cutar sun haɓaka. Cikakken ruɗani ne.</p> <p>Yanayin a Durango bai fi kyau ba. A nan, al'adar kasuwanci tana da matsaloli makamancin haka, musamman idan ya shafi kuɗi daga hanyoyin da ba a sani ba.</p> <p>Tattalin arziki yana dogara sosai da kuɗin gwamnati. Ko da yake akwai wasu iyalai da ke cikin kasuwanci, kirkire-kirkire da fasaha suna da iyaka, kuma shugabanci na gaske yana da wuya.</p>
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<p>Places like Durango, unfortunately, are fertile ground for scammers, as ignorance, fanaticism, and opportunism are widespread.</p> <p>Between 2021 and 2023, nearly everyone I spoke with in Durango about Bina seemed to know a “better place to invest”. For example, there was a sports-betting-algorithm that claimed to offer astronomical monthly returns.</p> <p>Worse still, these so-called entrepreneurs seemed to have quick access to political figures, posing in local newspapers with them and even buying local sports teams. They presented themselves as “investors” and claimed they were bringing economic development because they supposedly wanted the best for Durango.</p> <p>When I tried to warn people that they were being scammed, they wouldn’t listen. Instead, some even called me naive for not “taking advantage” of such an opportunity, and others went as far as to distance themselves from me.</p> <p>In public places, like cafes, you can overhear conversations about people involved in things like fuel theft, influence-peddling, and organized crime.</p> <p>It’s common for strange characters to approach you, trying to figure out what you do and testing if you might be a target for their scams.</p> <p>A few years ago, I attended a local Christian church in Durango, and I witnessed how social relationships were destroyed when a man infiltrated the congregation to scam several members there.</p> <p>This person took advantage of the good faith and pure intentions which are common in these environments, using a Ponzi scheme linked to cryptocurrencies. He broke the hearts of many and did irreversible damage to the trust within that community.</p> <p>I arrived there several months after the disaster, and it took me a while to realize how deeply this damage had affected the culture there, since no one ever spoke to me about it openly.</p>	<p>Wurare kamar Durango, abin takaici, suna zama mafi dacewa ga masu damfara, saboda jahilci, mayar da hankali, da kuma amfani da damar suna yaduwa sosai.</p> <p>Daga shekarar 2021 zuwa 2023, kusan kowa da na tattauna da shi a Durango game da Bina yana da wani “wuri mafi kyau don zuba jari.” Misali, akwai wani algorithm na caca na wasanni da ya ke ikirarin bayar da ribar wata adadi mai yawa kowanne wata.</p> <p>Mafi muni, wadannan masu kiran kansu 'yan kasuwa suna da saukin samun damar yin hulda da manyan 'yan siyasa, suna yin hoto da su a cikin jaridun gida har ma suna sayen kungiyoyin wasanni na gida. Sun gabatar da kansu a matsayin “masu zuba jari” kuma sun yi ikirarin cewa suna kawo ci gaban tattalin arziki saboda suna son mafi alheri ga Durango.</p> <p>Lokacin da na yi kofarin gargadi mutanen cewa suna cikin damfara, ba su saurare ni ba. Maimakon haka, wasu sun kira ni mai tunani na karya saboda ban “amfana” daga irin wannan dama ba, kuma wasu har ma sun neme ni da nesa.</p> <p>A wuraren jama'a, kamar cafet, zaka iya jin tattaunawa game da mutanen da ke cikin harkokin sata mai man fetur, sayar da tasiri, da kuma laifukan da aka tsara.</p> <p>Yana da dabi'a ga wasu mutanen ban mamaki su yi kofarin gano abin da kake yi da gwada ko kana yiwuwa a zama wanda za su yi amfani da shi don damfararsu.</p> <p>Shekaru da suka wuce, na halarci wata coci na Kirista a Durango, kuma na shaida yadda dangantakar zamantakewa ta lalace lokacin da wani mutum ya shiga cikin coci don damfara wasu daga cikin mambobin da ke ciki.</p> <p>Wannan mutumin ya yi amfani da kyakkyawar niyya da tsarkakiyar zuciya da ake samu a wadannan yanayin, yana amfani da tsarin Ponzi da ke da alaƙa da cryptocurrencies. Ya karya zukatan mutane da dama kuma ya yi mummunan tasiri wajen lalata amana a cikin wannan al'umma.</p> <p>Na iso wurin watanni da dama bayan bala'in, kuma ya dauki wani lokaci kafin na fahimci yadda wannan lalacewar ta shafi al'adar wurin, saboda ba wanda ya taɓa magana game da shi fili.</p>
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<p>You can imagine that when some members of that group learned about what I did with Bina, I found out that their personal assumptions were extremely closed-minded, and no explanation I could give was enough to change that.</p> <p>It's worth clarifying that not everyone was affected by this man. God protected many as well. I believe that some members of that community still don't know this happened, but distrust has been planted there, and I believe it continues to affect personal relationships.</p> <p>I didn't search for this information; it was by the work of the Holy Spirit. I learned about this situation many months later while attending another local church. During a Lord's Supper—a moment of communion with bread and wine—this information was shared in by some who had witnessed it. Everything we do comes to light sooner or later.</p> <p>Even though I deeply love and appreciate these people and they hold a special place in my heart, I couldn't understand why it was almost impossible for me to establish meaningful relationships there.</p> <p>This situation taught me a great lesson. God has helped me, either through His miraculous providence or by giving me enough wisdom to recognize these situations and avoid the majority of these traps in time.</p> <p>Personally, I think it's better to go to Zacchaeus's camp. We all make mistakes and struggle with selfishness, and after all, God didn't come to call those who think they are righteous, but those who know they are wrong and need to change.</p> <p>The grace of God is sovereign and sublime. He is not like humans, and His extended forgiveness covers many sins. It is available to all who repent. In other words, we are all Zacchaeus and need Christ's forgiveness to experience true life.</p> <p>My conclusion is that maybe the scammer thought he was smarter than everyone else, and in his selfishness, he cared more about greed and his ego than the terrible consequences his antisocial behavior caused others.</p>	<p>Za ka iya tunanin cewa lokacin da wasu daga cikin mambobin wannan Kungiyar suka gano abin da na yi tare da Bina, na gano cewa tunaninsu na kashin kai yana matuƙar rufe, kuma babu wani bayani da zan bayar da zai iya canza wannan.</p> <p>Ya kamata a fayyace cewa ba kowa ne ya shafa wannan mutum ba. Allah ya kiyaye da yawa. Ina tsammanin wasu daga cikin mambobin wannan al'umma har yanzu ba su san wannan abin ya faru ba, amma rashin amana ya shigo a cikin su, kuma ina tsammanin yana ci gaba da shafar dangantakar mutum da mutum.</p> <p>Ban nemi wannan bayanin ba; aikin Ruhu Mai Tsarki ne. Na samu labarin wannan lamari watanni da dama bayan haka yayin da nake halartar wata coci ta gida. A lokacin cin Abincin Ubangiji—lokacin haɗin kai da burodi da giya—an raba wannan bayanin daga wasu da suka shaida shi. Duk abin da muke yi yana fitowa fili ko da yaushe.</p> <p>Ko da yake ina kaunar waɗannan mutane sosai kuma suna da wuri na musamman a zuciyata, ban fahimci dalilin da yasa yana da wuya a kafa dangantaka mai ma'ana a wurin ba.</p> <p>Wannan al'amari ya koya mini darasi mai girma. Allah ya taimake ni, ko ta hanyar providence dinsa mai al'ajabi ko ta ba ni hikima isasshiya don gane waɗannan yanayi da kuma guje wa mafi yawan waɗannan tuzuri a kan lokaci.</p> <p>A ra'ayi na, ina ganin yana da kyau a tafi zuwa sansanin Zakayo. Duk muna yin kuskure kuma muna fama da son kai, kuma bayan haka, Allah ba ya zo don kiran waɗanda suke tunanin sun kasance masu adalci, amma waɗanda suke sanin sun yi kuskure kuma suna buƙatar canji.</p> <p>Alherin Allah yana mulki da kyau sosai. Ba kamar mutane ba ne, kuma gafararsa da ya ba da tana rufe laifuka da yawa. Yana samuwa ga duk wanda ya tuba. A cikin wasu kalmomi, dukanmu muna cikin matsayin Zakayo kuma muna buƙatar gafarar Almasihu don mu sami rayuwa ta gaskiya.</p> <p>Kammalawa ta shine cewa watakila mai zamba yana tsammanin yana da hankali fiye da kowa, kuma a cikin son kansa, yana daukar sha'awar son zuciyar da egonsa fiye da sakamakon mummunan halayensa na rashin zama tare da jama'a da ya jawo wa wasu.</p>
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<p>As for my own injustices, I come from a family where the name Daniel is common. So, if the name “Daniel” runs in my blood, I prefer to rest in the belief that God is my Judge, and He is a better administrator of justice than I am.</p> <p>Therefore, I simply try not to judge people, but rather the seriousness of the situation in Mexican culture, where corruption has become normalized to extreme levels.</p> <p>I believe God has the solution, because He has forgiven all of us. I am certain that any conman, like Zacchaeus, can come to reconciliation, forgiveness, grace, and restoration if he genuinely repents.</p> <p>However, the mark left by the scammer on the trust of that small community was so deep that even as time passed, I saw that any possibility of doing business with them no longer existed—or was only available to very closed groups that have known each other for many years.</p> <p>This situation is not isolated; it’s just one of the many stories I hear daily about how scams are common in Mexico. Just as it’s inevitable to find wisdom if you stay away from evil, it’s also inevitable to fall for a scam in a culture where deceit is common.</p> <p>Every year, hundreds of thousands of people fall into similar schemes, and it all continues with complete impunity. Some scams are even legal, like the case of the Mexican retirement system.</p> <p>I’m not saying that all Mexicans engage in deceit and fraud in money relationships. I’m simply saying that it’s widely normalized, and the loss of values like honesty, integrity, and justice might help explain why Mexico has not managed to overcome its economic stagnation.</p> <p>Those who deceive others think they’re smart, but in reality, their “cleverness” is just an abuse of others’ trust for their own gain.</p> <p>In the past two years, it’s been especially challenging to explain what Bina does, especially after the decision to focus capital on Alibaba.</p>	<p>Game da zaluncina na, na fito daga iyali inda sunan Daniel yake da yawa. Saboda haka, idan sunan "Daniel" yana gudana a jinin, ina son hutawa cikin imanin cewa Allah ne Mai Shari'a na, kuma Shi ne mafi kyau wajen gudanar da adalci fiye da ni.</p> <p>Saboda haka, kawai ina kokarin guje wa yin hukunci ga mutane, amma maimakon haka, ina duba tsanani na yanayin a cikin al'adar Mexico, inda cin hanci da rashawa ta zama ruwan dare zuwa matakin da ya fi kowanne.</p> <p>Ina ganin Allah yana da mafita, saboda Ya gafarta mana duka. Na tabbata cewa kowanne mai zamba, kamar Zakayo, zai iya samun sulhu, gafara, alheri, da dawowa idan ya tuba da gaskiya.</p> <p>Sai dai, alamar da mai zamba ya bari akan amana a cikin wannan kungiyar karama ta kasance mai zurfi har lokacin da ya wuce, na ga cewa kowanne yiwuwar yin kasuwanci da su ba ta kasance ba—ko kuma yana samuwa ne kawai ga kungiyoyi masu matuƙar rufewa waƙanda suka san juna tun shekaru masu yawa.</p> <p>Wannan yanayi ba shi ne na musamman ba; yana daga cikin labarai da yawa da nake ji kowace rana game da yadda zamba ke yaduwa a Mexico. Kamar yadda ba za ka iya kauce wa hikima idan ka nisanta kanka daga mugunta ba, haka nan kuma ba zai yiwu ka guje wa zamba a cikin al'ada inda ya zama ruwan dare ba.</p> <p>Kowane shekara, dubban mutane suna fada cikin irin waƙannan tsarin zamba, kuma duk wannan yana ci gaba ba tare da wata hukunci ba. Wasu zambobin ma suna cikin doka, kamar yadda tsarin fansho na Mexico yake.</p> <p>Ba na cewa dukkan 'yan Mexico suna yin zamba da yaudara a cikin al'umman kudi. Ina kawai cewa, wannan ya zama ruwan dare sosai, kuma rashin kimomi kamar gaskiya, amana, da adalci na iya taimakawa wajen bayyana dalilin da ya sa Mexico ba ta iya shawo kan jinkirin tattalin arzikinta ba.</p> <p>Wadanda suke yaudara suna ganin kansu a matsayin masu hankali, amma a gaskiya, "hankalin" su kawai zamba ce ta cin amana da amana na wasu don ribar kansu.</p> <p>A cikin shekaru biyu da suka gabata, yana da matuƙar wahala a bayyana abin da Bina ke yi, musamman bayan shawarar da aka yanke na mayar da jarin zuwa Alibaba.</p>
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<p>I'm not naive, either. Bina's current size is worth no more than an average used car. Mexicans would love it if you showed up in a Ferrari so they could convince themselves you know what you're doing in the finance world. I've been asked, "If you know so much about business and finance, why aren't you rich at forty?"</p> <p>They have a point; I don't blame them. I'm also aware that my 2009 Sedan doesn't project the image of austerity that I would like to in the minds of Mexicans. So, I understand why fewer people are willing to listen, and I don't hold it against those who have stood me up.</p> <p>I don't see myself as a saint. I rationalize it this way: I'd rather live with little, being honest, and sleep peacefully than be drawn into the illusions of dishonesty. I believe that if you turn to a dishonest life, you'll never find peace in your conscience.</p> <p>Some, even though they listen, don't understand what Bina does because their way of seeing the world, business, and generating wealth is completely different from what we do here.</p> <p>There's also a large category of people who are smarter than me and simply don't have time to pay attention to something like Bina when they could build something bigger or better.</p> <p>I also recognize that I've lacked patience in this process. Even though I dislike it, it's logical that Mexicans compare Bina to what their favorite scammer does. Perhaps what I see as unfair hints, might be demonstrations that there's some pride on my side, and that if I were humbler, I might connect better with people and their concerns about what Bina does.</p> <p>And although I recognize these flaws, I want to make it clear that I have never stopped looking for ways to solve this block in the road and find new shareholders who can help increase Bina's value. However, I have decided to use more indirect methods, which I will explain later.</p> <p>Several friends have pointed out two important things about Bina: "No one will take you seriously until you make them money" and "You don't have</p>	<p>Ni ba mai ban sha'awa ba ne. Girman Bina a halin yanzu bai wuce darajar motar hannu ba. Mutanen Mexico zasu fi so idan ka bayyana cikin Ferrari domin su tabbatar da kansu cewa ka san abin da kake yi a cikin harkokin kudi. An tambaye ni, "Idan ka san haka game da kasuwanci da kudi, me yasa ba ka zama mai arziki a shekara hamsin ba?"</p> <p>Suna da hujja; ban sukurkuda musu ba. Na fahimci cewa motar Sedan ta 2009 ba ta nuna hoton tsada da nake so na nuna a zuciyar mutanen Mexico. Saboda haka, na fahimci dalilin da ya sa mutane kadan suke son sauraron abin da nake fada, kuma ban damu da waɗanda suka bar ni ba.</p> <p>Ba na ganin kaina a matsayin mai tsarki. Ina tunanin haka: Ina son rayuwa da kadan, ina gaskiya, kuma ina bacci cikin kwanciyar hankali fiye da shiga cikin wahalar rashin gaskiya. Ina ganin cewa idan ka juya zuwa rayuwa ta rashin gaskiya, ba za ka taɓa samun zaman lafiya a cikin zuciyarka ba.</p> <p>Wasu, ko da suna sauraro, ba sa fahimtar abin da Bina ke yi saboda hanyar da suke kallon duniya, kasuwanci, da samar da arziki tana da bambanci sosai daga yadda muke aiki a nan.</p> <p>Hakanan akwai wani rukuni mai yawa na mutane da suka fi ni hankali, kuma ba su da lokacin da za su kula da wani abu kamar Bina idan za su iya gina wani abu mafi girma ko mafi kyau.</p> <p>Hakanan na fahimci cewa na rasa haƙuri a cikin wannan tsari. Ko da ba na jin daɗin hakan, yana da ma'ana cewa mutanen Mexico suna kwatanta Bina da abin da mai zamba wanda suke so yana yi. Wataƙila abin da nake ganin kamar alamu marasa adalci, na iya zama shaida cewa akwai girman kai a gefena, kuma idan zan zama mai tawali'u, zan iya haɗa kai da mutane da damuwarsu game da abin da Bina ke yi.</p> <p>Kuma ko da na gane waɗannan kurakurai, ina so in bayyana cewa ban taɓa daina neman hanyoyin warware wannan shinge a hanya ba kuma neman sababbin masu hannun jari da za su iya taimakawa wajen kara darajar Bina. Duk da haka, na yanke shawarar amfani da hanyoyi masu boyewa, wanda zan bayyana daga baya.</p> <p>Wasu abokai na sun nuna min abubuwa guda biyu masu muhimmanci game da Bina: "Babu wanda zai dauke ka da muhimmanci har sai ka sa su samu kudi" da kuma "Ba ka da tarihin da zai tabbatar da cewa ka san abin da kake yi."</p>
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<p>a track record proving you know what you're doing."</p> <p>Both statements are true in the sense that none of Bina's partners are recommending the project to others. I believe this will happen until they see that its value turns into tangible wealth, at least in the book value of their shares.</p> <p>As I told you when they joined, many of you followed my advice not to invest large amounts of money to avoid suffering from the ups and downs of the stock price.</p> <p>Also, many of you may not see a real impact on your wealth when a share that you acquired that might have cost you \$200 dollars goes up to \$3000 in a year, as it did in 2024, because your investment just doesn't have enough zeros on the right side.</p> <p>If you ask me about the saying, "What are you aiming for when you dream, Mexican?" my dream would be for Bina to be a public company, traded on the stock market, where every Mexican could own at least one share of Bina. This would benefit society by raising awareness of intrinsic value in a practical way, as I have seen in some of you when we talk about this topic.</p> <p>But to be realistic here, as long as Bina continues to operate under its current model, I believe it won't fit into the Mexican market.</p> <p>As a minimum viable product, while it is designed to work universally, what I mean is that the needs of the Mexican market are very different from what Bina offers, and realistically, it would be naive to think that the conditions of corruption in the Mexican business environment will change in the medium term.</p> <p>Therefore, my conclusion is that Bina will need to use prudence, wisdom, and flexibility to adapt to reality.</p> <p style="text-align: center;">* * *</p>	<p>Duk waɗannan bayanan suna da gaskiya saboda babu ɗaya daga cikin abokan huldar Bina da ke ba da shawara ga wasu su saka jari a cikin wannan aikin. Ina tsammanin hakan zai faru ne idan suka ga cewa Kimar Bina ta koma dukiyar mai a fili, aƙalla a cikin Kimar littafin hannun jarinsu.</p> <p>Kamar yadda na gaya muku lokacin da suka shiga, da yawa daga cikin ku sun bi shawarar da na bayar na kada ku saka manyan kuɗi domin kauce wa jin zafi daga hauhawar farashin hannun jari.</p> <p>Hakanan, da yawa daga cikin ku bazai ga tasiri mai kyau a cikin dukiyarku ba idan hannun jari da kuka samu wanda zai iya kuɗin \$200 ya tashi zuwa \$3000 cikin shekara guda, kamar yadda ya faru a 2024, saboda jarinku bai da isassun sifofi a gefen dama ba.</p> <p>Idan kuka tambaye ni game da maganar "Menene kake nufi da mafarkin ka, Mexican?" mafarkina zai kasance Bina ta zama kamfani na jama'a, wanda ake saye da sayarwa a kasuwar hannun jari, inda kowane Mexican zai iya mallakar aƙalla hannun jari ɗaya na Bina. Wannan zai amfani al'umma ta hanyar wayar da kai game da Kimar gaskiya ta hanyar aikace-aikace, kamar yadda na gani a cikin wasu daga cikin ku idan mun tattauna wannan batu.</p> <p>Amma don zama mai gaskiya a nan, muddin Bina tana ci gaba da aiki bisa tsarin da take da shi na yanzu, ina ganin ba za ta dace da kasuwar Mexico ba.</p> <p>A matsayin samfurin da zai iya zama na ƙasa, ko da yake an tsara shi don aiki a duniya baki ɗaya, abin da nake nufi shi ne bukatun kasuwar Mexico suna da bambanci sosai daga abin da Bina ke bayarwa, kuma da gaske zai zama mai ban sha'awa a tunanin cewa yanayin cin hanci da rashawa a cikin kasuwancin Mexico zai canza a cikin lokaci mai tsawo.</p> <p>Saboda haka, ƙarshe na shine Bina za ta buƙaci amfani da hikima, basira, da sassaucin ra'ayi don daidaita da gaskiyar.</p> <p style="text-align: center;">* * *</p>
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<p>Increasing our understanding</p> <p>Enough about the natural. Now, let's talk about the supernatural.</p> <p>In June 2023, I completed an article titled "Valgoritmo to distinguish information quality". This article is the result of an idea I started developing in 2013 when I first conceptualized Bina, but it follows Google's foundational white paper.</p> <p>The document outlines the design and creation of an algorithm that evaluates the relative importance and objective quality of businesses, based on quantitative values from their financial statements.</p> <p>It's a simple idea but, at the same time, extraordinarily powerful.</p> <p>In fact, I believe this is one of the most revolutionary ideas in business history because it has the potential to change key aspects of how work operates in our reality.</p> <p>Sincerely, I am firmly convinced that the Holy Spirit inspired this, and all I did was pay attention to His guidance.</p> <p>I don't view it as if what I do defines my identity, but if I ever wanted to understand my purpose in this world, I believe this idea is part of the answer.</p> <p>The results of this algorithm, when I applied it in July 2023 to over 58,000 public companies worldwide across every industry, are available here: https://bina.mx/inicio/global-map-of-intrinsic-value/. Since intrinsic value tends to remain, the result could be valid for several years.</p> <p>The product is designed as universal as it can be, so anyone, anywhere, can access, understand, and use it according to their needs.</p> <p>The idea is as solid as it can be, and while there are academic studies and rating agencies, I don't believe there is anything quite as accessible or comparable. This is because I didn't follow the usual and common principles or paradigms used to build their algorithms.</p>	<p>Kara Fahimtar mu</p> <p>Haramu daga na dabi'a. Yanzu, bari mu tattauna game da abin da ba na dabi'a ba.</p> <p>A cikin Yuni 2023, na kammala wani labari mai taken "Valgoritmo don bambance ingancin bayanai." Wannan labari yana daga cikin sakamakon wata ra'ayi da na fara habakawa a cikin 2013 lokacin da na fara tsara Bina, amma yana bin takardar farawa ta Google.</p> <p>Takardar tana bayyana yadda aka tsara da kuma kirƙirar wani algorithm wanda ke tantance muhimmancin dangi da ingancin gaskiya na kasuwanni, bisa ga Kimar kuɗi daga bayanan kuɗin su.</p> <p>Wannan ra'ayi yana da sauƙi, amma a lokaci guda yana da ƙarfin gaske.</p> <p>A gaskiya, na yi imanin cewa wannan yana daga cikin mafi girman ra'ayoyin juyin juya hali a cikin tarihin kasuwanci saboda yana da damar canza manyan sassa na yadda aiki ke gudana a cikin hakikanin rayuwarmu.</p> <p>A gaskiya, ina da tabbacin cewa Ruhun Mai Tsarki ne ya ba ni wannan ra'ayi, kuma duk abin da na yi shi ne mayar da hankali ga jagorancinsa.</p> <p>Ban dauke shi a matsayin abin da nake yi yana bayyana dangantakarmu ba, amma idan na taɓa son fahimtar manufar rayuwata a wannan duniya, ina ganin wannan ra'ayi yana daga cikin amsar.</p> <p>Sakamakon wannan algorithm, lokacin da na yi amfani da shi a cikin Yuli 2023 don duba fiye da kamfanoni 58,000 na jama'a a duniya cikin kowanne fanni, yana samuwa a nan: https://bina.mx/inicio/global-map-of-intrinsic-value/. Saboda ƙimar gaskiya tana ƙara zama, sakamakon na iya zama da inganci na shekaru masu yawa.</p> <p>Samfurin yana da ƙira kamar yadda zai iya zama na duniya, don haka kowanne mutum, a ko'ina, zai iya samun dama, fahimta, da amfani da shi bisa ga buƙatunsu.</p> <p>Ra'ayin yana da ƙarfi kamar yadda zai iya zama, kuma duk da cewa akwai nazarin kimiyya da hukumomin kimanta, ban yi imani da cewa akwai wani abu mai sauƙi ko wanda za a iya kwatanta da shi ba. Wannan saboda ban bi ƙa'idodi ko tsare-tsaren da aka saba amfani da su wajen gina algorithms dinsu ba.</p>
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<p>While there might be something slightly similar, I am sure nothing else is available as freely or as intuitively as this product.</p> <p>Sometimes I like to think that Ben Graham and Philip Fisher would be proud to see that one of their students, a genuine admirer of their ideas, took the time to develop something like this, following their teachings.</p> <p>I should also say that this product is a finely crafted work in terms of minimum viability.</p> <p>It only required a clear conceptual framework, the willpower to develop it, time to gather data, and logic to organize the information coherently.</p> <p>To run it, there were no costs to Bina's shareholders, no additional server expenses beyond what we already have on our website, no expensive software, and only minimal computing power.</p> <p>I consider this product one of the most interesting things that exist in reality because it has so many uses.</p> <p>Also, I think it's great that it's available to anyone, like air, sunlight, rain, math, language or love, allowing me to celebrate the worth of 'intrinsic value'.</p> <p>At one point, I used this algorithm to validate an idea for "Superinvestors", which, by the way, a few years ago since my partners there lost interest, mainly due to faith-based differences.</p> <p>From this idea also came an initiative by Betsela called "Valgoritmo," which I am pursuing with Hugo, one of Bina's shareholders (https://valgoritmo.mx/). It's still in the minimum viable product stage.</p> <p>Of all the ideas I've shared, I believe this one is the most fundamental to Bina, because it will form the core for our fundamental change into the future.</p> <p style="text-align: center;">* * *</p>	<p>Duk da cewa akwai wani abu mai kama da wannan, na tabbata babu wani abu da ake samun sa a hanya mai sauƙi ko kuma mai fahimta kamar wannan samfurin.</p> <p>Wani lokaci ina son tunanin cewa Ben Graham da Philip Fisher za su yi alfahari da ganin cewa ɗaya daga cikin dalibansu, wanda ya zama mai gaske mai kauna ga ra'ayoyinsu, ya dauki lokaci don haɓaka wani abu kamar wannan, yana biye da koyarwarsu.</p> <p>Ya kamata in kuma ce cewa wannan samfurin aiki ne mai kyau idan aka yi la'akari da ƙarancin haɓaka.</p> <p>Ya buƙaci kawai tsari mai kyau na tunani, ƙoƙarin haɓaka shi, lokaci don tattara bayanai, da kuma hankali wajen tsara bayanan cikin tsari mai ma'ana.</p> <p>Don gudanar da shi, ba a sami ƙarin kuɗi daga masu hannun jari na Bina ba, babu ƙarin kuɗin sabar fiye da waɗanda muke da su a shafin yanar gizonmu, babu software mai tsada, kuma kawai ƙaramin ƙarfi na kwamfuta ne ake buƙata.</p> <p>Ina ɗaukar wannan samfurin ɗaya daga cikin abubuwan ban sha'awa da suke cikin hakikanin duniya saboda yana da amfani sosai.</p> <p>Hakanan, ina ganin yana da kyau cewa yana samuwa ga kowa, kamar iska, hasken rana, ruwan sama, lissafi, harshe ko ƙauna, wanda hakan yana ba ni damar murnar darajar 'ƙimar gaskiya'.</p> <p>A wani lokaci, na yi amfani da wannan algorithm don tabbatar da wata ra'ayi don "Superinvestors", wanda, a gaskiya, shekaru da yawa tun daga lokacin da abokan huldā na a can suka rasa sha'awa, musamman saboda bambance-bambancen addini.</p> <p>Daga wannan ra'ayi kuma sai wani shiri daga Betsela mai suna "Valgoritmo," wanda nake bin diddigi tare da Hugo, ɗaya daga cikin masu hannun jari na Bina (https://valgoritmo.mx/). Har yanzu yana cikin matakin samfurin mai ƙarancin haɓaka.</p> <p>Daga cikin dukkan ra'ayoyin da na raba, ina ganin wannan shine mafi muhimmanci ga Bina, domin zai zama asalin canji mai muhimmanci a cikin makomar mu.</p> <p style="text-align: center;">* * *</p>
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The unavoidable transformation of reality	Canjin da ba za a iya guje wa shi na gaskiya
<p>More on the supernatural.</p>	<p>Karin bayani game da abu mai ban mamaki.</p>
<p>I'm not a prophet, and I don't claim to predict the future. I consider myself a man of numbers.</p>	<p>Ba ni da masaniyar hange, kuma ba na ikirarin hango abin da zai faru a nan gaba. Na dauki kaina a matsayin mutum mai sha'awa da lissafi.</p>
<p>Though I'm not a professional mathematician, I've been drawn to numbers since I was young—not out of some silly attachment, but because I believe math is a language of pure logic.</p>	<p>Ko da ba ni da kwarewar lissafi na sana'a, amma tun ina karami na sha'awar lissafi—ba saboda wani al'amari na banza ba, amma saboda ina ganin lissafi yare ne na gaskiya.</p>
<p>In this section, I want to record something that concerns me on a spiritual level. I'll explain it through a series of historical events, connected like links in a chain, as life often works under the “butterfly effect” principle.</p>	<p>A wannan sashe, ina so in rubuta wani abu wanda yake damuna a matakin ruhaniya. Zan bayyana shi ta hanyar jerin abubuwan tarihi, wanda aka haɗa su kamar haɗin igiyoyi a cikin sarkar, kamar yadda rayuwa ke tafiya bisa ka'idar "tasirin butterfly."</p>
<p>In 2020, during the deep reflection many of us experienced during the pandemic, I went through what I'd call my "miraculous year."</p>	<p>A cikin 2020, yayin da muka shiga cikin zurfin tunani da yawa daga cikinmu saboda annobar COVID-19, na sami abin da zan kira "shekara ta al'ajabi."</p>
<p>During that time, from Durango, I wrote the book <i>To the Christian Man of the 21st Century</i> (https://www.amazon.com.mx/dp/B0C91KG1CW).</p>	<p>A lokacin, daga Durango, na rubuta littafin "Ga Matar Kirista ta Karni na 21" (https://www.amazon.com.mx/dp/B0C91KG1CW).</p>
<p>Among other topics, I focused on a deep analysis of what the Sumerian civilization recorded about the Great Flood, involving Noah.</p>	<p>Daga cikin sauran batutuwa, na mai da hankali kan cikakken bincike akan abin da al'adar Sumerian ta rubuta game da Mummunan Ruwan, wanda ya shafi Nuhu.</p>
<p>From my research, I concluded that stories following the flood seemed to recount the same event, just told from different perspectives.</p>	<p>Daga bincikena, na karfafa ra'ayin cewa labaran bayan ruwan sun yi kama da juna, kawai an bada su daga ra'ayoyi daban-daban.</p>
<p>To compare these historical accounts, I also reviewed the chronology in Genesis.</p>	<p>Don kwatanta waɗannan rahotannin tarihi, na kuma duba tsarin lokaci a cikin Littafin Farko.</p>
<p>Through that process, I found James Ussher's calendar proposal. He argued that our current calendar has an error regarding Christ's birth year, suggesting it happened earlier than commonly believed.</p>	<p>A cikin wannan tsarin, na gano shawarwarin kalandar James Ussher. Ya bayyana cewa kalandar da muke amfani da ita yanzu tana da kuskure game da shekarar haihuwar Almasihu, yana nuni da cewa ya faru kafin yadda aka saba yarda da shi.</p>
<p>Also, in December 2020, during the COVID restrictions, I wrote another book and recorded a podcast titled <i>How to Be Happier</i> (https://www.amazon.com.mx/dp/B09D5X2WDL/).</p>	<p>Hakanan, a cikin Disamba 2020, lokacin da aka saka dokokin takaita zirga-zirga saboda COVID, na rubuta wani littafi kuma na dauki wani faifan shahararren shirye-shiryen podcast mai suna "Yadda Zaka Zama Mafi Farin Ciki" (https://www.amazon.com.mx/dp/B09D5X2WDL/).</p>

<p>With this work, I wanted to document findings from my master's thesis, which focused on the scientific study of happiness.</p> <p>Inspired by Warren Buffett's advice on "the value of saying no," I developed several tools for this project. These included ways to manage time and work better, learn faster, and simplify everyday tasks, freeing up more time.</p> <p>As I mentioned in another idea, by mid-February 2021, I decided to return to Guadalajara to establish this project, Bina, in that city.</p> <p>In March, after moving back to Guadalajara, Oscar Jiménez, a former fellow from the political party Movimiento de Regeneración Nacional in the indigenous urban community of San Juan de Ocotán, invited me to run an aspiration to become candidate for the public office of Zapopan.</p> <p>I then shared my political thesis with him, based on my previous experience running for that same candidacy for Zapopan in 2018. I believed that Morena, in my opinion, was a political party that faked democratic processes. Still, I accepted his invitation, determined to prove that this simulation was, in fact, a reality again.</p> <p>The selection process turned out to be exactly what I had anticipated: a simulation. On March 21, Morena selected its candidates, confirming my suspicion that several of us aspiring candidates had simply been ignored.</p> <p>Interestingly, some of my former colleagues from my office job at DXC Technology reported me internally within the company for the audacity of participating in that internal political process.</p> <p>Obviously, their report never went anywhere because they made false accusations, claiming that I was using company resources to campaign for mayor among the employees. This was hilarious and absurd because the process was within the party, and the purpose of the process was to aspire to the candidacy, which did not require support from any outsiders. In politics I might be a bit innocent, but not that stupid.</p>	<p>A cikin wannan aiki, na so in rubuta abubuwan da na gano daga digirin na na Master's, wanda ya mayar da hankali kan binciken kimiyya na farin ciki.</p> <p>An karfafa ni da shawarwarin Warren Buffett kan "muhimmancin cewa a'a," don haka na haɓaka wasu kayan aikin wannan aikin. Wannan ya haɗa da hanyoyi don sarrafa lokaci da aiki yadda ya kamata, koya cikin sauri, da kuma sauƙaƙe ayyukan yau da kullum, wanda zai ba da damar samun ƙarin lokaci.</p> <p>Kamar yadda na ambata a wata ra'ayi, a tsakiyar Fabrairu 2021, na yanke shawarar komawa Guadalajara don kafa wannan aikin, Bina, a wannan birnin.</p> <p>A watan Maris, bayan komawa Guadalajara, Oscar Jiménez, tsohon aboki daga jam'iyyar siyasa ta Movimiento de Regeneración Nacional a cikin al'ummar ƙauyen San Juan de Ocotán, ya gayyace ni don gudanar da neman takarar zama ɗan takarar ofishin gwamnati na Zapopan.</p> <p>Na raba da shi ra'ayina na siyasa, wanda ya dogara ne akan ƙwarewar da na samu a cikin neman wannan takara na Zapopan a 2018. Na yi imanin cewa Morena, a ra'ayina, jam'iyyar siyasa ce wadda take kwaikwayon tsare-tsaren dimokiradiyya. Duk da haka, na amince da gayyatar sa, na kasance cikin niyyar tabbatar da cewa wannan kwaikwayo gaskiya ne kuma.</p> <p>Tsarin zaɓe ya kasance daidai da yadda na zata: kwaikwayo. A ranar 21 ga Maris, Morena ta zaɓi 'yan takararta, wanda ya tabbatar da zaton da nake da shi cewa wasu daga cikinmu masu neman takarar an yi watsi da mu kawai.</p> <p>Abu mai ban sha'awa, wasu daga cikin tsofaffin abokaina daga aikin ofis na a DXC Technology sun kai min rahoto cikin gida a kamfanin saboda jarumtar shiga cikin wannan tsarin siyasa na cikin gida.</p> <p>A fili, rahoton su bai tafi ko'ina ba saboda sun yi ƙaryar zargin cewa ina amfani da albarkatun kamfani don yin yakin neman zaɓe a tsakanin ma'aikatan. Wannan abu ne mai ban dariya da banza, domin tsarin yana cikin jam'iyyar, kuma manufar tsarin shine neman takara, wanda ba ya buƙatar goyon bayan wani daga waje. A cikin siyasa, watakila ina ɗan rauni, amma ba na da wauta haka.</p>
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<p>I wasn't disappointed by the result. In fact, unlike the 2018 process, in which I also ran for Zapopan mayor, this time I spent considerably less money to prove the same thing.</p> <p>The best part of this experience was that it pushed me to become disillusioned with purely human political systems.</p> <p>Finally, on May 17, 2021, I made a definitive decision that remains fundamental in my life: I made a written commitment to Jesus Christ, surrendering my entire life—my past, my present, and my future—so that He could fulfill His will in me.</p> <p>I still keep that handwritten paper in one of my Bibles. After that decision, the events in my life began to unfold at a different pace, which I will try to present to you chronologically as a testimony.</p> <p>In June 2021, I encountered a theological theory that has been circulating in the modern Christian Church for decades. It is based on a prophecy of Jesus about a fig tree, which is found in Matthew 24:32-35:</p> <p style="padding-left: 40px;">"Now, learn this lesson from the fig tree: When its branches become tender and leaves sprout, you know that summer is near.</p> <p style="padding-left: 40px;">In the same way, when you see all these things, you know that He (the Son of Man) is near, right at the door.</p> <p style="padding-left: 40px;">I tell you the truth, this generation will not pass away until all these things have happened. Heaven and earth will pass away, but my words will never pass away."</p> <p>In the context of this passage, Jesus describes several signs that happen at the same time, allowing us to recognize certain characteristics of crucial times so that we can understand the season we are living in.</p> <p>Some scholars interpret that the fig tree refers to Israel, given the abundance of fig trees in the region.</p>	<p>Ban ji haushi ba game da sakamakon. A gaskiya, ban yi kashe kudi da yawa ba kamar yadda na yi a cikin tsarin 2018, inda na kuma yi takarar zama mai unguwar Zapopan, wannan lokaci na kashe kasa sosai don tabbatar da abu daya.</p> <p>Abu mafi kyau na wannan kwarewar shine cewa ya tilasta mini in zama mara fata da tsarin siyasa na dan adam kawai.</p> <p>A karshe, a ranar 17 ga Mayu, 2021, na yanke shawara mai karfi wadda har yanzu take da muhimmanci a rayuwata: na yi alkawari na rubuce ga Yesu Kristi, na mika rayuwata duka—tsohuwata, yanzu, da kuma nan gaba—domin ya cika nufinsa a cikina.</p> <p>Har yanzu ina riƙe da wannan takardar rubutacciyar a cikin ɗaya daga cikin Littattafan Mai. Bayan wannan shawara, abubuwan da suka faru a rayuwata sun fara bayyana da wani sauri daban, wanda zan yi koƙarin gabatar muku da shi cikin tsari na lokaci a matsayin shaida.</p> <p>A watan Yuni 2021, na fuskanci wani ra'ayin addini wanda ya dade yana yawo a cikin Coci na Kirista na zamani na tsawon shekaru. Wannan ra'ayi yana dogara ne akan annabcin Yesu game da itacen Kosai, wanda ke cikin Matta 24:32-35:</p> <p style="padding-left: 40px;">"Yanzu, ku koyi wannan darasi daga itacen Kosai: Lokacin da rassan sa suka zama laushi kuma ganyen sa ya fara fito, ku san cewa zafi yana kusa.</p> <p style="padding-left: 40px;">Haka ma, lokacin da kuka ga duk waɗannan abubuwan, ku san cewa Shi (Dan Mutum) yana kusa, a kofar.</p> <p style="padding-left: 40px;">Ina faɗa muku gaskiya, wannan ƙarni ba zai wuce ba har sai duk waɗannan abubuwan sun faru. Sama da kasa za su tafi, amma kalmomin nawa ba za su tafi ba."</p> <p>A cikin mahallin wannan ayar, Yesu yana bayyana alamomi da dama da ke faruwa a lokaci guda, wanda zai ba mu damar gane wasu halaye na lokacin da muke ciki domin mu fahimci lokacin da muke rayuwa a ciki.</p> <p>Wasu masu bincike suna fassara cewa itacen Kosai yana nufin Isra'ila, la'akari da yawan itatuwan Kosai a wannan yanki.</p>
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<p>So, according to them, since Jesus is referring to the nation of Israel, they argue that the "generation" mentioned began on the very day the state of Israel was born, on May 14, 1948.</p> <p>Even though we read in Genesis 6:3 that God says, "In the future, life span will not exceed one hundred and twenty years," Psalm 90:10 says, "The days of our age are seventy years, and if by reason of strength they are eighty years." According to official statistics, in 2022, the life expectancy for an Israeli man was 81 years.</p> <p>So, based on this interpretation, people born on the day the State of Israel was founded might also witness the coming of the Messiah, who will come to judge the nations and establish a thousand-year rule on Earth.</p> <p>The conclusion is straightforward: if you add 80 years to 1948, this would lead to the expectation of Christ's return in the year 2028.</p> <p>If we analyze the geopolitical events surrounding the creation of the state of Israel, we see that World War I (1914-1918) led to the dissolution of the German, Austro-Hungarian, Ottoman, and Russian empires.</p> <p>After four centuries of control in Jerusalem, the Turkish Ottoman Empire fell in 1922. In 1932, the modern kingdom of Saudi Arabia was founded.</p> <p>Then came World War II (1939-1945).</p> <p>During this war, British protectorates like Lebanon and Syria gained sovereignty in 1943.</p> <p>After the war and the Holocaust, in 1946, Jordan became a sovereign state.</p> <p>Finally, on May 14, 1948, Israel was born in a single day, which is remarkable if we consider what Isaiah 66:8 says.</p> <p>Soon after, Israel fought a war of independence against neighboring Arab countries, followed by a series of conflicts that make us believe that conflict there is "normal" and that "there have always been issues there."</p>	<p>Saboda haka, a cewar su, tun da Yesu yana nufin ƙasar Isra'ila, suna ganin cewa "ƙarni" da aka ambata ya fara a ranar da aka haɓaka ƙasar Isra'ila, a ranar 14 ga Mayu, 1948.</p> <p>Ko da yake muna karanta a cikin Farawa 6:3 cewa Illah ya ce, "A nan gaba, rayuwar mutum ba za ta wuce shekaru dari biyu da ashirin ba," Zabura 90:10 tana cewa, "Ranar rayuwarmu shekaru saba'in ne, kuma idan saboda ƙarfi suna zuwa shekaru takwasin." A cewar kididdigar hukumomi, a shekarar 2022, tsammanin rayuwar maza Isra'ila yana da shekaru 81.</p> <p>Saboda haka, bisa ga wannan fassarar, mutanen da aka haifa a ranar da aka kafa Jamhuriyar Isra'ila suna iya ganin zuwan Almasihu, wanda zai zo don shari'ar al'ummai da kafa mulkin shekaru dubu a duniya.</p> <p>Kammalawa yana da sauƙi: idan ka ƙara shekaru 80 zuwa 1948, wannan zai jagoranci tsammanin dawowar Kristi a shekara ta 2028.</p> <p>Idan muka duba abubuwan da suka faru a duniya game da ƙirƙirar ƙasar Isra'ila, zamu ga cewa Yaƙin Duniya na Farko (1914-1918) ya haifar da rushewar masarautu na Jamus, Austro-Hungary, Ottoman, da Rasha.</p> <p>Bayan ƙarni huɗu na iko a Urushalima, daular Turkiyya ta Ottoman ta faɗi a 1922. A shekarar 1932, an kafa mulkin zamani na Saudiyya.</p> <p>Bayan haka, Yaƙin Duniya na Biyu (1939-1945) ya biyo baya.</p> <p>A cikin wannan yaƙi, kasashen mulkin mallaka na Burtaniya kamar Libanoni da Syria sun samu 'yancin kai a shekarar 1943.</p> <p>Bayan yaƙi da Holocaust, a 1946, Jordan ta zama ƙasa mai cin gashin kanta.</p> <p>A ƙarshe, a ranar 14 ga Mayu, 1948, Isra'ila ta haɓaka a rana guda, wanda yake abin sha'awa idan muka duba abin da Ishaya 66:8 ya ce.</p> <p>Kwanaki kaɗan bayan haka, Isra'ila ta yi yaƙi na 'yancin kai da ƙasashen Larabawa masu makwabtaka, wanda ya biyo bayan jerin rikice-rikice da ke sa mu yarda cewa rikici a can yana zama "na yau da kullum."</p>
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<p>The conflicts involving Israel's existence has had a lasting impact on global geopolitics, especially in Jerusalem, which I consider the epicenter of global politics.</p> <p>In my opinion, Jesus clarified which generation he was referring to when he mentioned the story of Noah in verses 37 to 39.</p> <p>As I see it, the first human generation goes from Adam to Noah, until a significant change transformed the ancient world, leading to Noah's generation, which corresponds to our current age.</p> <p>Because of this, although hardly anyone lives more than a century, we can logically say that the more than 8 billion people today actually descend from Noah's three families.</p> <p>This makes us all brothers in a way and of course, part of the same generation. This is, from Noah to Abraham, to David, to Jesus, to our time, we are all part of the same generation.</p> <p>This reasoning also helps explain why supremacism, like racism, is a misguided belief, as foolish as believing and preaching that we descend from bacteria and monkeys.</p> <p>Let's get back to the timeline. As I reflected on the parable of the fig tree, I came across an intriguing Hebrew concept: if you use a circular calendar, you can measure a year by assigning one day to each degree of the circle, so that the complete circle, 360 degrees represent a full year. The Hebrews refer to this as the "prophetic year."</p> <p>This is how they calculate, for example, the prophecy in Daniel 9:21-27, which mentions 70 weeks. By this method, scholars believe that the final week of this prophecy can be understood as 7 years of 360 days each, totaling 2,520 days.</p> <p>As I pondered these ideas between June and July of that year in Guadalajara, I immersed myself in writing a theology book titled He Is, where I wanted to explore the characteristics of God. https://www.amazon.com/dp/B09NVTQ76M/</p>	<p>Rikice-rikicen da suka shafi kasancewar Isra'ila sun yi tasiri mai dorewa a kan siyasar duniya, musamman a Urushalima, wanda nake ganin shi ne cibiyar siyasar duniya.</p> <p>A ra'ayina, Yesu ya bayyana wanda ya ke nufin a cikin Karni da ya ambata labarin Nuhu a ayoyi 37 zuwa 39.</p> <p>A ganina, Karni na farko na dan adam yana daga Adamu zuwa Nuhu, har sai wani canji mai muhimmanci da ya canza duniyar da ta gabata, wanda ya haifar da Karni na Nuhu, wanda ya dace da zamaninmu na yanzu.</p> <p>Saboda haka, ko da kuwa babu wanda zai rayu fiye da Karni ɗaya, za mu iya cewa cikin hankali cewa dukkan mutane sama da biliyan 8 a yau, daga iyalan Nuhu guda uku ne suke kasa.</p> <p>Wannan yana nufin muna zama 'yan'uwa gaba ɗaya, kuma lalle, mambobin wannan Karni ɗaya ne. Daga Nuhu zuwa Ibrahim, zuwa Dawuda, zuwa Yesu, zuwa zamaninmu, duka muna cikin wannan Karni ɗaya.</p> <p>Wannan tunani yana taimakawa wajen bayyana dalilin da yasa tsarin girman kai, kamar tsarin wariyar launin fata, wata kuskure ce, kamar yadda tunanin cewa muna kasa daga kwayoyin halitta da birai yake da wuya.</p> <p>Mu koma ga jadawalin lokaci. Yayin da nake tunani game da misalin itacen dabino, na ci karo da wani ra'ayi mai ban sha'awa na Ibrananci: idan ka yi amfani da kalanda mai zagaye, za ka iya auna shekara ta hanyar ba kowanne kwararan daga cikin zagayen ɗaya rana, haka za a iya fahimtar zagayen cikakken, 360 digiri, a matsayin shekara ɗaya. Ibrananci suna kiran wannan "shekarar annabi."</p> <p>Hakan yana nufin su yana kirƙira, misali, annabi a Daniel 9:21-27, wanda ya ambaci makonni 70. A wannan hanyar, masana ilimi suna ganin cewa mako na Karshe na wannan annabi za a iya fahimta a matsayin shekaru 7 na kwanaki 360 kowanne, wanda jimillar zai kai 2,520 kwanaki.</p> <p>Yayin da nake tunanin waɗannan ra'ayoyi tsakanin Yuni da Yuli na wannan shekarar a Guadalajara, na tsunduma cikin rubuta littafin ilimin addini mai suna "He Is", inda nake son zurfafa cikin fahimtar halayen Allah. https://www.amazon.com/dp/B09NVTQ76M/</p>
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<p>My goal with this book was simple and sincere: to introduce Christ Jesus to readers, hoping they would draw closer to Him, just as I had experienced Him.</p> <p>To achieve this, I decided to give the book as a gift to friends, acquaintances, and contacts, especially those who had wished me well on my birthday (since I considered them warm people). I hoped each would find something valuable in its pages.</p> <p>In sending out this book, I also wanted to test a hypothesis that had come to mind:</p> <p>“If people show no interest in something as important as the salvation of their soul, why would they be interested in something as mundane as Bina?”</p> <p>In the months that followed, I gave away over a thousand books, but the positive responses I received were less than 2%.</p> <p>After distributing as many books as I could, I came to the following conclusion: the distractions and concerns of this world are many and so absorbing that most people rarely stop to think about something as significant as eternity.</p> <p>When I combined these findings with the responses that I received during the “friends and family” round of capital raising for Bina, I spent August reflecting on a recurring obstacle: people kept telling me that basically they “don’t have time to pay attention.”</p> <p>Despite everything I said above, in my view, I choose to believe people speak sincerely. If they don’t, sooner or later, the truth always comes to light as I have demonstrated in the previous idea.</p> <p>In July, I recorded my first series of videos for YouTube, based on a review of Ben Graham’s principles in his book <i>The Intelligent Investor</i>: https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/</p> <p>In parallel, I analyzed the situation of the largest companies in Mexico and worldwide to document the state of business at that time and leave a record for history.</p>	<p>Manufata da wannan littafi tana da sauƙi da gaskiya: gabatar da Almasihu Yesu ga masu karatu, da fatan za su kusanci Shi, kamar yadda na samu kusanci da Shi.</p> <p>Don cimma wannan, na yanke shawarar ba da littafin a matsayin kyauta ga abokai, sanannu, da masu hulɗa, musamman ga waɗanda suka taya ni murna a ranar haihuwata (saboda na dauke su a matsayin mutane masu zafi). Na yi fatan kowanne daga cikinsu zai sami abu mai mahimmanci a cikin shafukan littafin.</p> <p>A cikin aikawa da wannan littafi, na kuma yi niyyar gwada wata ra'ayi da ta zo min:</p> <p>"Idan mutane ba su nuna sha'awa ga abu mai mahimmanci kamar ceton ransu ba, me zai sa su nuna sha'awa ga wani abu mai sauƙi kamar Bina?"</p> <p>A cikin watannin da suka biyo baya, na ba da littattafai sama da dubu ɗaya, amma amsoshin da na samu sun kasance kasa da 2%.</p> <p>Bayan rarraba littattafai da yawa, na kare da wannan shawarar: jayayya da damuwar duniya suna da yawa kuma suna ɗaukar hankalin mutane sosai, wanda hakan yana sa mafi yawan mutane ba sa tsaya su yi tunani game da wani abu mai muhimmanci kamar har abada.</p> <p>Lokacin da na haɗa waɗannan sakamakon tare da amsoshin da na samu a lokacin tura na farko na tara kuɗi daga abokai da iyalai don Bina, na shafe watan Agusta ina tunani game da wata matsala mai maimaitawa: mutane suna ci gaba da cewa ainihin ba su da lokaci don mayar da hankali.</p> <p>Duk da duk abin da na fada a sama, a ra'ayina, ina zaɓar yin imani da cewa mutane suna magana da gaskiya. Idan ba haka ba, ko da yaushe gaskiya za ta bayyana daga karshe, kamar yadda na nuna a cikin ra'ayin da na gabata.</p> <p>A cikin watan Yuli, na fara ɗaukar jerin bidiyo na farko don YouTube, bisa ga nazari na ka'idodin Ben Graham a cikin littafinsa <i>The Intelligent Investor</i>: https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/</p> <p>A lokaci guda, na yi nazarin halin da manyan kamfanoni na Mexico da na duniya ke ciki don yin bayanin yanayin kasuwanci a lokacin, da kuma barin wani rikodi don tarihi.</p>
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<p>The results are available for anyone who wants to see them. https://bina.mx/inicio/las-20-empresas-publicas-mas-grandes/</p> <p>Also, in August 2021, I had a peculiar dream in which I saw drawings inspired by the Beatitudes. This led me to hire my friend, Juan Pablo Robles Ruiz, in fact, he is one of our shareholders, to bring those ideas to life in a series of black-and-white illustrations. This work can be seen in a video and, to me, represents a visual reflection of that thought. https://www.youtube.com/watch?v=BBzvgn0kuJU</p> <p>The measurement of time has always been a fascinating challenge. On August 21, 2021, I started gathering some conclusions about time, ideas I had developed while writing my other book, Principles for Capital Allocation: https://www.amazon.com/dp/B099MZBGLB/</p> <p>The basic principle goes like this: time is essentially "a rate of change"; it's "the order in which things progress," and, as we know well, it is "irreversible".</p> <p>Regarding the statement: "I don't have time" my conclusion was as follows</p> <p>First, there are those who lie because that's how they were taught to make excuses and have grown used to normalizing lies in their lives and relationships. With these, it's best to verify and keep a healthy distance for mental well-being.</p> <p>Then, there are those who tell the truth. These can be split into two groups.</p> <p>Some don't have time because they use it well and maximize it. Others waste it because they're caught up in unimportant matters.</p> <p>I believe the largest group is the last one since nearly everyone has struggled with time at some point in their life.</p>	<p>Sakamakon yana samuwa ga duk wanda ke son ganin su. https://bina.mx/inicio/las-20-empresas-publicas-mas-grandes/</p> <p>Haka kuma, a cikin watan Agusta na shekara ta 2021, na yi wata mafarki mai ban sha'awa inda na ga zane-zane da aka samo daga cikin Beatitudes. Wannan ya sa na dauki abokina, Juan Pablo Robles Ruiz, wanda a hakika yana daga cikin masu hannun jari na, domin ya canza waɗannan ra'ayoyin zuwa cikin jerin zanen baki da fari. Wannan aikin yana cikin bidiyo, kuma a garen, yana wakiltar tunani mai haske na wannan ra'ayi. https://www.youtube.com/watch?v=BBzvgn0kuJU</p> <p>Auna lokaci koyaushe yana kasancewa wata kalubale mai ban sha'awa. A ranar 21 ga watan Agusta na shekara ta 2021, na fara tattara wasu karshe game da lokaci, ra'ayoyin da na samar yayin rubuta wani littafi na, Principles for Capital Allocation: https://www.amazon.com/dp/B099MZBGLB</p> <p>Ka'idar asali tana kama da wannan: lokaci yana da tushe a cikin "matsayin sauyi"; yana nuni da "tsarin da abubuwa ke ci gaba," kuma kamar yadda muka sani sosai, yana "daidaita ba tare da juyawa ba."</p> <p>Game da maganar: "Ban da lokaci" karshe na shine kamar haka:</p> <p>Da farko, akwai waɗanda ke karyar saboda haka aka koya musu yin hakuri da karyar, kuma sun saba da normalizing karyar a rayuwarsu da alafarsu. Da waɗannan, mafi kyau shine duba gaskiya da kiyaye nesa mai kyau don lafiyar hankali.</p> <p>Sa'an nan, akwai waɗanda ke faɗin gaskiya. Waɗannan za a iya raba su cikin rukunoni biyu.</p> <p>Wasu ba su da lokaci saboda suna amfani da shi da kyau kuma suna haɓaka shi. Wasu suna bata shi saboda suna shiga cikin abubuwan da ba su da muhimmanci.</p> <p>Ina ganin mafi yawan kungiya tana cikin karshe saboda kusan kowa ya fuskanci matsaloli tare da lokaci a wani lokaci a rayuwarsu.</p>
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<p>This is where we find ourselves trapped by distractions: false idols, overwork, overwhelming information, and often, driven by fear of death or poverty.</p> <p>Situations like these drain the courage needed to face our insecurities and fears, preventing us from reaching a life that is truly rich, full, and meaningful.</p> <p>In this context, my conclusion was that based on what I found in the book "How to be happier", the answer for the group I wanted to help (the last one) lies in finding wisdom and applying smart work to experience a more valuable life. Then they can join the other group that practices sincerity, where, strangely enough, there tends to be time for what's essential and important.</p> <p>So, on August 31, 2021, I decided to launch an initiative I called "Eutos" — a Greek word meaning "well done" — hoping to offer a practical application of wisdom.</p> <p>I thought that through Eutos, I could help others channel their efforts toward a more fulfilling life.</p> <p>On September 7, I gathered all the information I had studied and created for this purpose, envisioning an initial prototype: an easy-to-access online portal that anyone could use to improve their life.</p> <p>However, just two weeks later, due to a minor disagreement with the person I was living with in Guadalajara, I realized my life there was going nowhere. So, on September 21, I made an important decision: I moved to Durango with the intention of setting up my permanent capital there.</p> <p>This decision was not made lightly. I remember that as I traveled down the highway with my belongings, a feeling stirred inside me, something like, "I want you to get involved with Durango."</p> <p>A few days after I settled in, I was talking with my brother David and a friend, Rodrigo, who is a software engineer. The idea came up to turn Eutos into a digital application.</p>	<p>Wannan shi ne inda muka samu kankanen cikin harkokin da ba su da muhimmanci: gumakan karya, aiki fiye da kima, bayanai masu yawa, kuma akai-akai, muna motsa kansu ta tsoron mutuwa ko taluaci.</p> <p>Yanayi kamar haka suna dauke da karfin zuciya da ake buƙata don fuskantar rashin jin daɗi da tsoro, wanda hakan yana hana mu cimma rayuwa mai dorewa, cike da ma'ana da kuma mai arziki.</p> <p>A cikin wannan yanayin, karshe na shine cewa bisa ga abin da na samu a cikin littafin "Yadda ake zama mai farin ciki", amsar ga rukunin da nake son taimakawa (na karshe) tana cikin nemo hikima da amfani da aiki mai kyau don samun rayuwa mai kima. Sannan za su iya haɗuwa da sauran rukunin da ke aiki da gaskiya, inda, abin mamaki, yawanci akwai lokaci ga abin da ke da muhimmanci.</p> <p>Don haka, a ranar 31 ga Agusta, 2021, na yanke shawarar fara wani shiri da na kira "Eutos" — kalma a cikin Girkanci mai nufin "yi kyau" — da fatan in bayar da wata hanya mai amfani ta hikima.</p> <p>Na yi tunanin cewa ta hanyar Eutos, zan iya taimaka wa wasu su tura kokarinsu zuwa ga rayuwa mai ma'ana.</p> <p>A ranar 7 ga Satumba, na tattara duk bayanai da na nazarci da kuma wanda na kirƙira don wannan manufar, na hango samfurin farko: shahararren shafin yanar gizo wanda kowane mutum zai iya amfani da shi don inganta rayuwarsu.</p> <p>Koyaya, cikin makonni biyu kawai, saboda karamin rashin jituwa da mutumin da nake rayuwa tare da shi a Guadalajara, na fahimci cewa rayuwata a can ba ta samun inda za ta tafi. Saboda haka, a ranar 21 ga Satumba, na yanke shawara mai muhimmanci: Na tafi Durango da nufin kafa babban jarina a can.</p> <p>Wannan shawarar ba ta kasance mai sauƙi ba. Ina tuna cewa yayin da nake tafiya a kan hanya tare da kayan aikina, wata kauna ta tashi a cikin zuciyata, wani abu kamar "Ina so ka shiga cikin al'ummar Durango."</p> <p>Kwanaki kadan bayan na zauna, na yi magana da dan'uwana David da abokina, Rodrigo, wanda masani ne a fannin injiniyan software. An bayyana ra'ayin juya Eutos zuwa cikin aikace-aikacen dijital.</p>
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<p>To do this, it was suggested that I should first dive deeply into a topic that had always interested me: the principles that govern time and our human relationship with it.</p> <p>So, I decided to study how we currently measure days and weeks, aiming to create tools that would allow us to manage time more meaningfully.</p> <p>Among my first observations, I began with something that had been difficult for me as a child — the fact that our analog clocks display cycles of 12 hours, and that our cultural convention marks the start of each day at midnight.</p> <p>On the other hand, from a natural perspective and based on the principle described in Genesis, the day actually begins after sunset. First comes the night after sunset, then dawn, and after that, the daytime.</p> <p>With this idea in mind, I moved toward a broader understanding. First, my hypothesis was that the world is rebelling in how it wants to measure the passage of time.</p> <p>This led me to the next thought: If Genesis describes the day as starting with the evening followed by morning, then this same pattern could apply to a week.</p> <p>Thus, the first days could be the "night of the week" (to organize ourselves with caution), and the second half, the "day of the week" (to act boldly).</p> <p>The same could apply to the design of a year: a cycle of contraction and expansion, like the heartbeat, with winter as a "night" for rest and planning, and summer as a "day" for work and harvest.</p> <p>By October 4, at home I received a 24-hour clock I had ordered online, and based on it, I designed a proposal for an analog clock that would optimize time management.</p>	<p>Don yin haka, an ba da shawara cewa in fara zurfafa bincike cikin wani batu da ya kasance yana ban sha'awa a gare ni: ka'idodin da ke tafiyar da lokaci da dangantakarmu da shi.</p> <p>Don haka, na yanke shawarar yin nazari kan yadda muke auna ranakun da makonni a halin yanzu, da niyyar kirƙirar kayan aiki da za su ba mu damar sarrafa lokaci cikin ma'ana.</p> <p>Daga cikin abubuwan da na fara lura da su, na fara da wani abu da ya kasance mai wuya a gare ni a matsayin yaro — gaskiyar cewa agogonmu na analog yana nuna zagaye na awanni 12, kuma al'adarmu tana nuna farawar kowanne rana a tsakar dare.</p> <p>A gefe guda, daga hangen yanayi da kuma bisa ga ka'idar da aka bayyana a cikin Farawa, rana tana fara ne bayan faduwar rana. Da farko, dare yana zuwa bayan faduwar rana, sannan safe, kuma daga baya rana.</p> <p>Da wannan tunanin a zuciya, na tafi zuwa ga fahimta mafi fadi. Da farko, ra'ayina shine cewa duniya tana yin jayayya game da yadda take so ta auna wucewar lokaci.</p> <p>Wannan ya jagoranci ni zuwa ga tunani na gaba: Idan Farawa tana bayyana rana a matsayin fara da yamma sannan safe, to wannan tsarin zai iya dacewa da mako.</p> <p>Saboda haka, kwanakin farko na mako za su iya zama "daren mako" (don tsara kanmu cikin kulawa), kuma rabin na biyu, "rannan mako" (don yin aiki da Karfin gwiwa).</p> <p>Haka kuma, za a iya amfani da wannan tsarin wajen tsara shekara: zagaye na takaita da faɗa, kamar bugun zuciya, tare da hunturu a matsayin "dare" na hutu da tsarawa, da kuma summer a matsayin "rana" na aiki da girbi.</p> <p>A ranar 4 ga Oktoba, a gida na samu agogon 24-awa da na oda ta yanar gizo, kuma bisa ga shi, na tsara wata shawara don agogon analog wanda zai inganta sarrafa lokaci.</p>
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<p>Using this logic, I then adopted the ancient concept of specific hours (like the first, third, sixth hour in the day) and, at night, the idea of “watches” or blocks of time for rest. I concluded that a smart way to work would be to work for 2 hours after sunrise and then use 1 hour for rest.</p> <p>My hypothesis is that this tool — though it may seem simple — can help us change a false paradigm about time and allow us to improve the way we approach each day, week, and year.</p> <p>You can view the prototype here: https://www.instagram.com/p/CUoLTLegCTo/</p> <p>In practice, Hebrews end their day at sunset. This makes it clear why they would end their year at an important astronomical point, like the September equinox in the Northern Hemisphere.</p> <p>So, instead of just following the existing calendar, I imagined a system that reflected this perspective in a logical and visual way.</p> <p>Just like sunset leads to darkness, the equinox represents the transition between light and darkness in a year. Therefore, I decided to represent the year with a circle, similar to my 24-hour analog clock. I drew a horizontal line where the equinoxes mark the shift between the two natural seasons.</p> <p>On October 5, 2021, I published my first design of an annual solar calendar based on this principle.</p> <p>One day later, another idea came to mind: the prophetic week of 2,520 days, covering seven years of 360 days each.</p> <p>So, considering that the Hebrew natural year ends at the September equinox, I made a simple calculation on a spreadsheet. I tested it by using the year 2028 as a reference.</p> <p>This led me to October 29, 2021, a starting point for my calendar, which was about to begin in just a couple of weeks.</p> <p>On October 21, 2021, I decided to create a bilingual calendar, in Spanish and English.</p>	<p>Amfani da wannan hankali, na karɓi tsohuwar ra'ayin lokutan musamman (kamar na farko, na uku, na shida a cikin rana) sannan kuma, a dare, ra'ayin "kallo" ko bangarori na lokaci don hutu. Na kammala cewa hanyar aiki mai hankali ita ce yin aiki na awanni 2 bayan fitowar rana sannan kuma amfani da awa 1 don hutu.</p> <p>Ra'ayina shine wannan kayan aikin — ko da yana iya zama mai sauƙi — zai iya taimaka mana canza wata kuskure a game da lokaci da kuma ba mu damar inganta yadda muke kusantar kowanne rana, mako, da shekara.</p> <p>Za ka iya ganin samfurin nan: https://www.instagram.com/p/CUoLTLegCTo/</p> <p>A aikace, Yahudawa suna kammala ranar su bayan faduwar rana. Wannan yana bayyana dalilin da yasa za su kammala shekarar su a wani muhimmin lokacin taurari, kamar raba rana da dare a lokacin daidai tsakanin Satumba a yankin arewa.</p> <p>Saboda haka, maimakon kawai bin kalandar da ake da ita, na yi tunanin wani tsarin da zai bayyana wannan hangen nesa a cikin hanya mai ma'ana da kuma a bayyane.</p> <p>Kamar yadda faduwar rana ke jagorantar zuwa cikin duhu, raba rana da dare yana wakiltar canji tsakanin haske da duhu a cikin shekara. Don haka, na yanke shawarar wakilta shekara da zobe, wanda ya yi kama da agogon 24-awa na analog dina. Na zana layi mai tsawo inda raba rana da dare ke nuna canjin tsakanin lokutan yanayi biyu.</p> <p>A ranar 5 ga Oktoba, 2021, na buga zanen farko na kalandar shekarar rana wanda aka gina bisa wannan ka'idar.</p> <p>Wata rana bayan haka, wata ra'ayi ta zo min a hankali: mako mai hasashe na kwanaki 2,520, wanda ya shafi shekaru bakwai na kwanaki 360 kowanne.</p> <p>Saboda haka, la'akari da cewa shekarar yanayi ta Yahudawa tana karewa a raba rana da dare na Satumba, na yi lissafi mai sauƙi a cikin tebur. Na gwada shi ta amfani da shekarar 2028 a matsayin tushen lissafi.</p> <p>Wannan ya jagoranci ni zuwa 29 ga Oktoba, 2021, wani farawa don kalandata, wanda zai fara cikin 'yan makonni masu zuwa.</p> <p>A ranar 21 ga Oktoba, 2021, na yanke shawarar kirƙirar kalandar biyu-lingual, a cikin Sifaniyanci da Ingilishi.</p>
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<p>I planned to share it on social media each year, adjusted to this 360-day cycle, as a celebration of everything I believe I had recognized and as an annual record.</p> <p>Here it is in Spanish: https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr</p> <p>Here it is in English: https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbd</p> <p>On October 23, 2021, I published the results of all this research. Here is the Spanish version: https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/</p> <p>And here is the English version: https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/</p> <p>On November 3, 2021, just a few days after the first video was posted, while thinking about the structure of time, another question arose: in chapters 6 to 19 of Revelation, John describes 21 events divided into three series of seven — seals, trumpets, and cups.</p> <p>I wondered if a pattern of 21 events could be connected with the 2,520 days. So, I thought about dividing these days by this sequence of events, which resulted in segments of 120 days.</p> <p>Following this idea as a hypothesis, I created a table to calculate events every 120 days, starting on October 29, 2021. This is the first time I'm sharing it:</p>	<p>Na shirya raba shi a shafukan sada zumunta kowace shekara, an daidaita shi da wannan zagayowar kwanaki 360, a matsayin murnar duk abin da na yi imanin na fahimta da kuma matsayin rikodin shekara-shekara.</p> <p>Ga shi a cikin Sifaniyanci: https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr</p> <p>Ga shi a cikin Ingilishi: https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbd</p> <p>A ranar 23 ga Oktoba, 2021, na buga sakamakon duk wannan bincike. Ga sigar Sifaniyanci: https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/</p> <p>Kuma ga sigar Ingilishi: https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/</p> <p>A ranar 3 ga Nuwamba, 2021, wasu 'yan kwanaki bayan an buga bidiyon farko, yayin da nake tunani game da tsarin lokaci, wata tambaya ta taso: a cikin babi na 6 zuwa 19 na Kitabcin Wahayi, Yohanna ya bayyana abubuwa 21 da aka raba su cikin jerin uku na bakwai — rufewa, kararawa, da kofuna.</p> <p>Na yi tunanin ko wani tsari na abubuwa 21 zai iya haɗuwa da kwanaki 2,520. Saboda haka, na yi tunanin raba wadannan kwanakin ta hanyar wannan jerin abubuwa, wanda ya haifar da sassan kwanaki 120.</p> <p>Biyo bayan wannan ra'ayi a matsayin hasashe, na kirƙiri tebur don lissafa abubuwan da za su faru kowace kwanaki 120, farawa daga 29 ga Oktoba, 2021. Wannan shine karo na farko da nake raba shi:</p>
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From	Event	To	Days	Year
2021-10-29	Seal 1	2022-02-26	120	1
2022-02-26	Seal 2	2022-06-26	120	
2022-06-26	Seal 3	2022-10-24	120	
2022-10-24	Seal 4	2023-02-21	120	2
2023-02-21	Seal 5	2023-06-21	120	
2023-06-21	Seal 6	2023-10-19	120	
2023-10-19	Seal 7	2024-02-16	120	3
2024-02-16	Trumpet 1	2024-06-15	120	
2024-06-15	Trumpet 2	2024-10-13	120	
2024-10-13	Trumpet 3	2025-02-10	120	4
2025-02-10	Trumpet 4	2025-06-10	120	
2025-06-10	Trumpet 5	2025-10-08	120	
2025-10-08	Trumpet 6	2026-02-05	120	5
2026-02-05	Trumpet 7	2026-06-05	120	
2026-06-05	Cup 1	2026-10-03	120	
2026-10-03	Cup 2	2027-01-31	120	6
2027-01-31	Cup 3	2027-05-31	120	
2027-05-31	Cup 4	2027-09-28	120	
2027-09-28	Cup 5	2028-01-26	120	7
2028-01-26	Cup 6	2028-05-25	120	
2028-05-25	Cup 7	2028-09-22	120	

Daga	Lamarin	Zuwa	Kwanaki	Shekara
2021-10-29	Hatimi 1	2022-02-26	120	1
2022-02-26	Hatimi 2	2022-06-26	120	
2022-06-26	Hatimi 3	2022-10-24	120	
2022-10-24	Hatimi 4	2023-02-21	120	2
2023-02-21	Hatimi 5	2023-06-21	120	
2023-06-21	Hatimi 6	2023-10-19	120	
2023-10-19	Hatimi 7	2024-02-16	120	3
2024-02-16	Kaho 1	2024-06-15	120	
2024-06-15	Kaho 2	2024-10-13	120	
2024-10-13	Kaho 3	2025-02-10	120	4
2025-02-10	Kaho 4	2025-06-10	120	
2025-06-10	Kaho 5	2025-10-08	120	
2025-10-08	Kaho 6	2026-02-05	120	5
2026-02-05	Kaho 7	2026-06-05	120	
2026-06-05	Kofin 1	2026-10-03	120	
2026-10-03	Kofin 2	2027-01-31	120	6
2027-01-31	Kofin 3	2027-05-31	120	
2027-05-31	Kofin 4	2027-09-28	120	
2027-09-28	Kofin 5	2028-01-26	120	7
2028-01-26	Kofin 6	2028-05-25	120	
2028-05-25	Kofin 7	2028-09-22	120	

<p>If this hypothesis is correct, today, Saturday, November 9, would mean we are on day 17 of month 2 in year 4, or day 7 of week 6 in year 4.</p> <p>Out of the 2,520 days, we have not yet reached the halfway point, as today would be 1,107 days in, almost 44% of the total since October 29, 2021.</p> <p>There are still 1,413 days left, which is less than four years, until the equinox on September 22, 2028.</p> <p>As I thought about this, I asked myself, "What significant event might have happened when, according to this count, the first seal was opened?" So, I searched the news for something that could resemble what John described.</p> <p>In learning to reason, experts often warn us about "biases." Biases are mental traps that can affect how we think.</p> <p>One of the most dangerous and common forms of self-deception we fall into when trying to understand something is the so-called "confirmation bias."</p> <p>In simple terms, people tend to seek, interpret, or remember information that supports their beliefs or ideas. At the same time, we often ignore information that contradicts what we want to believe.</p> <p>I am aware of this bias as I share this with you.</p> <p>If October 29, 2021, marked a significant beginning, I started paying close attention to major global events on that date and afterward.</p> <p>Since then, I have focused on observing important events worldwide, documenting them as historical events unfold.</p> <p>I have noticed a surprising pattern in these events, as they seem to align in a cycle of about 120 days. Below is the table with the events I have recorded so far:</p>	<p>Idan wannan hasashe ya kasance daidai, yau, Asabar, 9 ga Nuwamba, yana nufin muna kan rana ta 17 a cikin wata na 2 a shekara ta 4, ko kuma rana ta 7 a cikin mako na 6 a shekara ta 4.</p> <p>Daga cikin kwanaki 2,520, ba mu kai matakin tsakiyar ba tukuna, saboda yau zai kasance kwanaki 1,107, wanda ya kai kusan 44% na jimlar daga 29 ga Oktoba, 2021.</p> <p>Har yanzu akwai kwanaki 1,413, wanda ya kasa shekaru hudu, har zuwa lokacin da za a samu rarrabuwa a ranar 22 ga Satumba, 2028.</p> <p>Yayin da nake tunani game da wannan, na tambayi kaina, "Wane babban abu ne zai iya faruwa lokacin da, bisa ga wannan lissafi, aka buɗe rufewa ta farko?" Don haka, na bincika labaran duniya don nemo wani abu da zai iya kama da abin da Yohanna ya bayyana.</p> <p>A cikin koyon dalilai, masana suna gargadi akai-akai game da "son zuciya." Son zuciya yana nufin tuƙin kwakwalwa wanda zai iya shafar yadda muke tunani.</p> <p>Daya daga cikin mafi haɗari da kuma sanannun nau'ikan kutse da muke fada cikinsu lokacin da muke ƙoƙarin fahimtar wani abu shine wanda ake kira "son zuciya na tabbatarwa."</p> <p>A cikin kalmomi masu sauƙi, mutane suna yawan neman, fassara, ko tuna bayanai da suka goyi bayan imani ko ra'ayoyinsu. A lokaci guda, sau da yawa muna watsi da bayanai da ke saba wa abin da muke son imani.</p> <p>Na san wannan son zuciya yayin da nake raba wannan tare da ku.</p> <p>Idan 29 ga Oktoba, 2021, ya nuna wani muhimmin fara, na fara kulawa sosai da manyan abubuwan duniya a wannan rana da kuma bayan haka.</p> <p>Tun daga lokacin, na mayar da hankali wajen lura da muhimmancin abubuwan da suka faru a duniya, na rubuta su yayin da abubuwan tarihi ke faruwa.</p> <p>Na lura da wani alamar abin mamaki cikin waɗannan abubuwan, suna bayyana suna cikin wani zagaye na kusan kwanaki 120. A kasa akwai tebur tare da abubuwan da na rubuta har zuwa yanzu:</p>
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Date	Num.	Symbol	Event	Reference
2021-10-29	1	Seal	Elon Musk becomes the richest person in the world	Rev 6:1-2
2022-02-26	2	Seal	Russia-Ukraine War	Rev 6:3-4
2022-06-26	3	Seal	Global inflation	Rev 6:5-6
2022-10-24	4	Seal	Xi Jinping renews third term, Taiwan tensions	Rev 6:7-8
2023-02-21	5	Seal	Spiritual revival in U.S. university campuses	Rev 6:9-11
2023-06-21	6	Seal	Global heat wave	Rev 6:12-17; 7:1-17
2023-10-19	7	Seal	Israel-Palestine War; Annular Solar Eclipse in America	Rev 8:1-5
2024-02-16	1	Trumpet	Wildfires in Chile; Heat wave; Auroras	Rev 8:6-7
2024-06-15	2	Trumpet	Houthi naval conflict; Chinese-Filipino ship incident; russian ships in Cuba	Rev 8:8-9
2024-10-13	3	Trumpet	Tsuchinshan-Atlas comet near Earth; hurricanes; river crisis in Ukraine	Rev 8:10-11
2025-02-10	4	Trumpet		Rev 8:12-13
2025-06-10	5	Trumpet		Rev 9:1-12
2025-10-08	6	Trumpet		Rev 9:13-21; 10:1-11; 11:1-14
2026-02-05	7	Trumpet		Rev 11-14
2026-06-05	1	Cup		Rev 15:1-8; 16:1-2
2026-10-03	2	Cup		Rev 16:3
2027-01-31	3	Cup		Rev 16:4-7
2027-05-31	4	Cup		Rev 16:8-9
2027-09-28	5	Cup		Rev 16:10-11
2028-01-26	6	Cup		Rev 16:12-16
2028-05-25	7	Cup		Rev 16:17-21; 17:1-18; 18:1-24
2028-09-22				Rev 19:1-21

Kwanan Wata	Lamba	Alamar	Abubuwan	Tabbatarwa
2021-10-29	1	Rufewa	Elon Musk ya zama mutum mafi arziki a duniya	Ru 6:1-2
2022-02-26	2	Rufewa	Yakin Rasha da Ukraine	Ru 6:3-4
2022-06-26	3	Rufewa	Hauhawar farashin kaya a duniya	Ru 6:5-6
2022-10-24	4	Rufewa	Xi Jinping ya sabunta zangon mulki na uku, rikicin Taiwan	Ru 6:7-8
2023-02-21	5	Rufewa	Tashin hankalin ruhaniya a jami'o'in Amurka	Ru 6:9-11
2023-06-21	6	Rufewa	Zafin rana na duniya	Ru 6:12-17; 7:1-17
2023-10-19	7	Rufewa	Yakin Isra'ila da Palestina; Wal'kiya ta rana a Amurka	Ru 8:1-5
2024-02-16	1	Karamar Kara	Wutar daji a Chile; Zafin rana; Aurora	Ru 8:6-7
2024-06-15	2	Karamar Kara	Rikicin jiragen ruwa na Houthi; Hadarin jirgi tsakanin Sin da Filipinas; Jiragen Ruwa na Rasha a Cuba	Ru 8:8-9
2024-10-13	3	Karamar Kara	Tauraron Tsuchinshan-Atlas kusa da Duniya; Harkan gugubar ruwan sama; Matsalar koguna a Ukraine	Ru 8:10-11
2025-02-10	4	Karamar Kara		Ru 8:12-13
2025-06-10	5	Karamar Kara		Ru 9:1-12
2025-10-08	6	Karamar Kara		Ru 9:13-21; 10:1-11; 11:1-14
2026-02-05	7	Karamar Kara		Ru 11-14
2026-06-05	1	Kofi		Ru 15:1-8; 16:1-2
2026-10-03	2	Kofi		Ru 16:3
2027-01-31	3	Kofi		Ru 16:4-7
2027-05-31	4	Kofi		Ru 16:8-9
2027-09-28	5	Kofi		Ru 16:10-11
2028-01-26	6	Kofi		Ru 16:12-16
2028-05-25	7	Kofi		Ru 16:17-21; 17:1-18; 18:1-24
2028-09-22				Ru 19:1-21

<p>I want to emphasize that this is only a hypothesis, and I am not claiming to know the exact day or hour when the Son of Man will come.</p> <p>By the way, when Jesus said this a long time ago, it was years before He gave His revelation to John. I am also not saying that I can show you exactly what John saw in that revelation, or that my interpretation is the only possible one.</p> <p>Even more, I don't think I have greater insight than theologians who hold onto the belief that they will be "raptured" before the first year of the "great tribulation."</p> <p>This hypothesis, however, suggests that we may already be experiencing it, and things aren't unfolding the way any of us have imagined.</p> <p>As I have shown many times in this letter, I have made mistakes in judgment, and I do not hesitate to admit that, like any human being, I am prone to errors of omission.</p> <p>Still, I am amazed at how accurately these global events continue to happen at regular intervals of 120 days as time passes.</p> <p>Additionally, it's clear that I have not had any direct involvement in these events, nor have I caused them to happen.</p> <p>Despite a small gap at the beginning (possibly because I used 360-day years instead of the natural 365), I have noticed that events are aligning with greater accuracy over time as we get closer to September 22, 2028.</p> <p>A clear example of this precision is the appearance of the Atlas comet in the sky, which occurred exactly on October 13. This coincides with the reference to the "bitter" star, which we have recently seen reflected in political conflicts, like what happened in Spain following the DANA storm.</p> <p>There is one more idea I have been exploring, which strengthens the idea of using the year 28 as a reference point, along with the founding of the State of Israel on May 14, 1948.</p>	<p>Ina so in jaddada cewa wannan ra'ayi ne kawai, kuma ba na cewa na san ranar ko sa'ar da Zuciyar Dan Adam zai zo.</p> <p>A gaskiya, lokacin da Yesu ya ce wannan shekaru da dama da suka wuce, shekaru ne kafin ya ba da wahayi ga Yohanna. Ba na kuma cewa zan iya nuna muku daidai abin da Yohanna ya gani a cikin wannan wahayi, ko cewa fassarar da nake yi ita ce ta biyu kawai da za a yi.</p> <p>Haka kuma, ban yi tunanin ina da fahimta fiye da malaman addini da ke riƙe da imanin cewa za a ɗauke su kafin shekarar farko ta "babban fitina."</p> <p>Wannan ra'ayin, duk da haka, yana nuni da cewa wataƙila muna riga muna fuskantar shi, kuma abubuwa ba su gudana yadda kowane ɗayanku ya yi zato.</p> <p>Kamar yadda na nuna sau da yawa a cikin wannan wasiƙa, na yi kuskure a cikin yanke shawara, kuma ba na jin kunyar amincewa da hakan, kamar kowanne ɗan adam, ina iya yin kuskuren barin abubuwa.</p> <p>Duk da haka, ina mamakin yadda waɗannan abubuwan duniya suke faruwa daidai da tsari na kwanaki 120 a kowanne lokaci yayin da lokaci ke tafiya.</p> <p>Hakanan, ya bayyana cewa ban yi wani tasiri kai tsaye a cikin waɗannan abubuwan ba, ko kuma na haifar da su.</p> <p>Duk da wani ƙaramin tazara a farkon (wataƙila saboda na yi amfani da shekaru 360 maimakon na halitta 365), na lura cewa abubuwa suna daidaituwa da ƙarin daidaito yayin da muke kusantar ranar 22 ga Satumba, 2028.</p> <p>Misali mai kyau na wannan daidaito shine bayyana tauraron comet Atlas a cikin sararin samaniya, wanda ya faru daidai a ranar 13 ga Oktoba. Wannan yana dacewa da nuni ga tauraron "mai tsanani", wanda muka ga yana bayyana cikin rikice-rikicen siyasa, kamar yadda ya faru a Spain bayan guguwar DANA.</p> <p>Akwai wani ra'ayi guda ɗaya da nake bincike, wanda ya ƙara ƙarfafa ra'ayin amfani da shekarar 28 a matsayin ma'auni, tare da kafa Jihohin Isra'ila a ranar 14 ga Mayu, 1948.</p>
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<p>When Jesus spoke about the destruction of the Temple and said He would raise it up in three days (John 2:19), many interpret this not only as a reference to His resurrection but also as a hint of a future, significant change.</p> <p>In the second letter of Peter, there is a reference to Psalm 90:4, which says that one day for the Lord is like a thousand years.</p> <p>This leads some people to expect that, when two thousand years have passed since Christ's resurrection, something significant and supernatural might happen.</p> <p>This brings up an important question about calculating these years accurately, especially because many believe that our human calendar has errors that could hide the exact timing of any prophetic dates, making it nearly impossible to track without a trained eye.</p> <p>According to my calculations, today, Saturday, November 9, 2024, is the 9th day of the 7th month in the year 1996 after Christ's Resurrection.</p> <p>I will now explain how I arrived at this conclusion.</p> <p>First, while the historical existence of Jesus is not seriously questioned by historians, the exact dates of His crucifixion and resurrection are still a matter of debate.</p> <p>One key event in this timeline is the death of Herod the Great, the Edomite who ruled Judea as a vassal of Rome when Jesus was born. Historians estimate this occurred around the year 4 before the "common era," which apparently puzzles any common calculation.</p> <p>One year after Herod's death, the roman Emperor Augustus divided the region among Herod's successors.</p> <p>To make matters more complicated, there is no "year 0" in our calendar, meaning the timeline moves directly from -1 to 1.</p> <p>For example, if Jesus was 3 years old in the year -1, then when He turned 4, it was already the year 1.</p>	<p>Lokacin da Yesu ya yi magana game da rushewar Haikalin, ya ce zai tashe shi cikin kwana uku (Yohanna 2:19), da yawa suna fassara wannan ba kawai a matsayin nuni ga tashinsa daga matattu ba, har ma da alamar wani canji mai muhimmanci a nan gaba.</p> <p>A cikin wasikar Petero ta biyu, akwai nuni ga Zabura 90:4, wanda ke cewa rana ɗaya a wurin Ubangiji tana kamar shekaru dubu.</p> <p>Wannan yana sa wasu mutane su yi tsammanin cewa, idan shekaru dubu biyu sun wuce tun bayan tashin Yesu daga matattu, wani abu mai muhimmanci da na sama zai iya faruwa.</p> <p>Wannan yana kawo wata tambaya mai muhimmanci game da lissafin waɗannan shekarun daidai, musamman saboda da yawa suna ganin cewa tsarin kalanda na mutane yana da kura-kurai wanda zai iya ɓoye daidaiton lokacin kowanne kwanan watan annabi, yana sa ya zama wuya a bin sa ba tare da ido mai horo ba.</p> <p>A cewar lissafina, yau, Asabar, 9 ga Nuwamba, 2024, shine rana ta 9 na wata na 7 a shekarar 1996 bayan tashin Yesu daga matattu.</p> <p>Zan bayyana yadda na samu wannan sakamako.</p> <p>Da farko, duk da cewa tarihi yana tabbatar da kasancewar Yesu, kwanan wata na gaskiya na ratayarsa da tashinsa daga matattu har yanzu yana cikin muhawara.</p> <p>Wani muhimmin abu a cikin wannan jadawalin shine mutuwar Herodu Mafi Girma, Edomite wanda ya shugabanci Yahudiyya a matsayin bayi na Rome lokacin da Yesu aka haifa. Masana tarihi suna kiyasta cewa wannan ya faru kusan shekarar 4 kafin "zuwa ga zamanin," wanda yana bata wa kowanne lissafi na yau da kullum.</p> <p>Shekara ɗaya bayan mutuwar Herod, sarkin Rome Augustus ya raba yankin tsakanin magabatan Herod.</p> <p>Don kara wahalar da al'amura, babu "shekara ta 0" a cikin kalandarmu, wanda ke nufin cewa jadawalin yana tashi daga -1 zuwa 1 kai tsaye.</p> <p>Misali, idan Yesu yana da shekaru 3 a shekara ta -1, to lokacin da ya cika shekaru 4, ya kasance shekara ta 1.</p>
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<p>This reveals a possible margin of error in how we calculate the years of anyone's life from that time.</p> <p>And there's more. When we closely examine Jesus' age at the time of His crucifixion, another question arises.</p> <p>In 2 Samuel 5:4-5, it says that David began to reign at age thirty and ruled for forty years.</p> <p>This made me question the commonly accepted idea that Jesus was 33 years old when He wore the crown of thorns.</p> <p>In fact, there is no clear basis for claiming He was 33, except for a later interpretation of Luke 3:23, which mentions that Jesus was "about 30 years old."</p> <p>With this reference, it can be understood that 27 years old also meets the description of being "about" 30.</p> <p>There is also no certainty that His ministry lasted 3.5 years. This assumption only comes from counting the number of feasts where His words and miracles were recorded in the Gospels.</p> <p>Since Jesus fulfilled everything written about Him in the Law, the Psalms, and the Prophets, I tend to think He was around 30.5 years old at the time of the crucifixion—similar to His father David—rather than the number 33.</p> <p>The proposal of an age of 33 feels forced and is closer to the Masonic use of that number to signify the highest rank members reach in those groups.</p> <p>In Matthew 12:40, Jesus says that just as Jonah spent three days and three nights in the belly of a fish, the Son of Man would spend the same amount of time in the heart of the earth.</p> <p>This implies a precise calculation:</p> <p>Jesus had His last supper on the night of Nisan 14. He was then arrested early in the morning, tried during that morning, crucified and suffered for several hours, and was buried before sunset on that same day, Nisan 14.</p>	<p>Wannan yana nuna yiwuwar kuskure a yadda muke lissafa shekarun kowanne mutum daga wannan lokacin.</p> <p>Kuma akwai ƙari. Idan muka duba sosai shekarun Yesu a lokacin ratayarsa, wata tambaya tana tasowa.</p> <p>A cikin 2 Sama'ila 5:4-5, an ce David ya fara mulki a shekara talatin kuma ya yi mulki na shekaru arba'in.</p> <p>Wannan ya sa na tambayi ra'ayin da ake ɗauka a yau cewa Yesu yana da shekaru 33 lokacin da ya sanya gajeren ƙusa a kansa.</p> <p>A gaskiya, babu hujja mai ƙarfi cewa yana da shekaru 33, sai dai wani fassarar daga Luku 3:23, wanda ya ambaci cewa Yesu yana "kimanin shekaru 30."</p> <p>Da wannan nuni, za a iya fahimtar cewa shekaru 27 ma suna dacewa da bayanin cewa yana "kimanin" shekaru 30.</p> <p>Hakanan, babu tabbacin cewa hidimarsa ta ɗauki shekaru 3.5. Wannan zato yana fitowa ne kawai daga lissafin yawan bukukuwan da aka rubuta maganarsa da mu'ujizozinsa a cikin Littattafan Injila.</p> <p>Tunda Yesu ya cika duk abin da aka rubuta game da shi a cikin Dokoki, Zabura, da Annabawa, ina ganin yana da kusan shekaru 30.5 lokacin da aka rataye shi—kamar yadda mahaiƙinsa David—mamaimakon lambar 33.</p> <p>Shawarwarin cewa yana da shekaru 33 yana jin kamar an ƙirƙira shi kuma yana da alaƙa da amfani da wannan lamba a cikin kungiyar Masons don nuna mafi girman matsayi da membobi suke cimmawa a cikin waɗannan ƙungiyoyin.</p> <p>A cikin Matta 12:40, Yesu yana cewa kamar yadda Yunana ya shafe kwanaki uku da dare uku a cikin ciki na kifi, Ɗan Mutum zai shafe haka ma a cikin zuciyar ƙasa.</p> <p>Wannan yana nufin lissafi mai kyau:</p> <p>Yesu ya ci abincinsa na ƙarshe a daren 14 ga Nisan. Daga nan ne aka kama shi da safiya, aka yi masa shari'a a wannan safiyar, aka rataye shi kuma ya yi wahala na wasu sa'o'i, sannan aka binne shi kafin faɗuwar rana a wannan rana ɗaya, 14 ga Nisan.</p>
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<p>At the start of Nisan 15, as the sun set, the Jews celebrated the Passover lamb meal, beginning the Feast of Unleavened Bread, a very important day of rest.</p> <p>Counting three full days and nights—from the end of Nisan 14 to the end of Nisan 17—we deduce that the resurrection would have occurred on Saturday, Nisan 17, showing He is the Lord of the Sabbath.</p> <p>However, as first-born, He also shows Himself as Lord of the first day of the week because, according to the written accounts, Mary Magdalene was the first to find the empty tomb on the morning of the following day after Sabbath.</p> <p>Moreover, Christ Jesus continued to appear to many of His disciples over the following weeks during the first day of the week to establish the sacrament of celebrating him on Sundays.</p> <p>Christ Jesus spent time with them, eating and drinking, both indoors and outdoors, while they worked or traveled, confirming the truth of His resurrection in many different settings.</p> <p>Using artificial intelligence, I developed a code to identify the years that meet a specific criterion, and I will explain it below.</p> <p>The goal of the code is to determine if, in a given year of our era, the 14th of Nisan on the Hebrew calendar falls on a Wednesday according to the Gregorian calendar.</p> <p>To do this, the code checks if the 14th of Nisan falls on the fourth day of the Hebrew week (Sunday is 1, Monday is 2, and so on), and if it corresponds to the same Wednesday on the Gregorian calendar. In the years where both conditions are met, the code will print those years as valid.</p>	<p>A farkon 15 ga Nisan, lokacin da rana ta fadi, Yahudawa sun yi murnar cin naman agwagwa na Bikin Fesibuwala, wanda ya fara Bikin Gurasa Mara Yeast, rana mai matukar muhimmanci ta hutu.</p> <p>Idan muka lissafa kwanaki uku cikakkun da dare uku—daga karshen 14 ga Nisan zuwa karshen 17 ga Nisan—zamu iya fahimtar cewa tashin daga matattu zai faru a ranar Asabar, 17 ga Nisan, wanda ke nuna cewa Shi ne Ubangijin Sabata.</p> <p>Sai dai, a matsayin ɗan fari, Haka kuma ya nuna kansa a matsayin Ubangijin ranar farko ta mako saboda, bisa ga rahotannin da aka rubuta, Maryamu Magdalene ce ta fara gano kabarin da ba shi da kome a safiyar ranar gaba bayan Sabata.</p> <p>Bugu da fari, Kristi Yesu ya ci gaba da bayyana wa almajiransa da dama cikin makonnin da suka biyo baya a ranar farko ta mako don kafawa alƙawarin yin tunawa da shi a ranar Lahadi.</p> <p>Kristi Yesu ya yi zama tare da su, suna ci da sha, duka a cikin gida da waje, yayin da suke aiki ko tafiya, yana tabbatar da gaskiyar tashinsa daga matattu a wurare daban-daban.</p> <p>Ta amfani da fasahar hankali na wucin gadi, na haɓaka lambar kwamfuta da zata gano shekarun da suka dace da wani ka'ida, kuma zan bayyana shi a kasa.</p> <p>Manufar lambar shine ta tabbatar da idan, a wata shekarar zamaninmu, 14 ga Nisan a kalandar Ibrananci yana faduwa a ranar Laraba bisa ga kalandar Gregorian.</p> <p>Don yin wannan, lambar tana duba idan 14 ga Nisan yana faduwa a ranar hudu na makon Ibrananci (Lahadi shi ne 1, Litinin shi ne 2, da sauransu), kuma idan yana daidai da ranar Laraba a kan kalandar Gregorian. A cikin shekarun da aka cika dukkan sharuɗɗan, lambar za ta nuna wadannan shekarun a matsayin ingantattu.</p>
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python

import math

def calculate_passover_date_and_weekday(gregorian_year):
    # Adjust for 3760 years from the Hebrew calendar
    hebrew_year = gregorian_year - 3760

    # Calculate the date of Passover in the Hebrew calendar
    m = 1
    n = hebrew_year
    k = math.floor((12 * n + 17) % 19)
    c = math.floor(n / 100)
    k1 = math.floor((3 * c + 5) / 4)
    k2 = math.floor(8 * c + 13)
    k3 = math.floor((15 * k) - k1 - k2)
    k4 = math.floor((4 * n + k3 + 30) % 7)
    d = math.floor(114 + 30 * k + k3 + k4)

    # Adjust for the nightfall, as the Hebrew day starts at sunset
    d += 1

    # Assign the month and day for Passover
    passover_month = 4 # Nisan
    passover_day = d

    if d < 31:
        passover_month = 3 # Adar II
    elif d == 31:
        if k != 0 and (k3 + k4) > 0:
            passover_month = 3 # Adar II
    elif d == 32:
        passover_month = 2 # Adar
    elif d == 33:
        passover_month = 3 # Adar II

    # Calculate the weekday in the Hebrew calendar (Sunday = 1, Monday = 2, etc.)
    weekday_hebrew = ((passover_day + math.floor(13 * (passover_month + 1) / 5) + k) % 7) + 1

    # Condition for Wednesday at 19:01 on the fourth Hebrew day
    if weekday_hebrew == 4:
        # Translate Hebrew day to common name
        common_days = ["Sunday", "Monday", "Tuesday", "Wednesday", "Thursday", "Friday", "Saturday"]
        weekday_name_hebrew = common_days[weekday_hebrew - 1]

        return {
            "gregorian_year": gregorian_year,
            "hebrew_date": f"Nisan {passover_day}",
            "sunset_time": "19:01",
            "weekday": weekday_hebrew,
            "weekday_name": weekday_name_hebrew
        }
    else:
        return None

# Range of Gregorian years to check
valid_years = []
for gregorian_year in range(25, 36):
    result = calculate_passover_date_and_weekday(gregorian_year)
    if result:
        valid_years.append(result)

# Print the valid years with the required format
print("Here are the calculation results:")
print("Hebrew Date\tGregorian Year\tSunset Time\tWeekday\tCommon Weekday Name")
for result in valid_years:
    print(f"{result['hebrew_date']}\t{result['gregorian_year']}\t{result['sunset_time']}\t{result['weekday']}\t{result['weekday_name']}")

```

<p>I could be wrong, however, according to my calculations, between the years 25 and 35 of our era, only in the years 28 and 31 does the condition hold that, at 19:01, which is our Wednesday night, it aligns with the fourth day of the Hebrew week.</p> <p>Here are the details of the calculation results:</p>	<p>Zai yiwu na yi kuskure, duk da haka, bisa ga lissafina, tsakanin shekarun 25 zuwa 35 na zamaninmu, sai a shekarun 28 da 31 ne aka samu sharuɗɗan da, a 19:01, wanda shine daren Laraba a gare mu, ya dace da ranar hudu na makon Ibrananci.</p> <p>Ga cikakkun bayanan sakamakon lissafin:</p>
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Hebrew date	Gregorian year	Sunset common hour	Day of the week	Common day of the week
Nisan 14, 3785	25	19:01	Sixth	Friday
Nisan 14, 3786	26	19:01	Fifth	Thursday
Nisan 14, 3787	27	19:01	Third	Tuesday
Nisan 14, 3788	28	19:01	Fourth	Wednesday
Nisan 14, 3789	29	19:01	Sabbath	Saturday
Nisan 14, 3790	30	19:01	Fifth	Thursday
Nisan 14, 3791	31	19:01	Fourth	Wednesday
Nisan 14, 3792	32	19:01	Second	Monday
Nisan 14, 3793	33	19:01	First	Sunday
Nisan 14, 3794	34	19:01	Sabbath	Saturday
Nisan 14, 3795	35	19:01	Fifth	Thursday

Ranar Ibrananci	Shekarar Gregorian	Lokacin faduwar rana	Ranar mako	Ranar mako na al'ada
Nisan 14, 3785	25	19:01	Na Shida	Jumma'a
Nisan 14, 3786	26	19:01	Na Biyar	Alhamis
Nisan 14, 3787	27	19:01	Na Uku	Talata
Nisan 14, 3788	28	19:01	Na Hudu	Laraba
Nisan 14, 3789	29	19:01	Sabata	Asabar
Nisan 14, 3790	30	19:01	Na Biyar	Alhamis
Nisan 14, 3791	31	19:01	Na Hudu	Laraba
Nisan 14, 3792	32	19:01	Na Daya	Litinin
Nisan 14, 3793	33	19:01	Na Daya	Lahadi
Nisan 14, 3794	34	19:01	Sabata	Asabar
Nisan 14, 3795	35	19:01	Na Biyar	Alhamis

<p>If we want to pick the date of 31 AD, with the restriction of King Herod the Great's death, Christ would have had to be crucified at the age of 33. If we put these considerations in a chronological table, my calculation is that, consistent with criticisms that Christ's birth could not have been around the winter solstice. My estimate is that Christ was born during the Feast of Tabernacles, around the equinox, in early October of the year 4 BCE.</p> <p>If we accept that His ministry lasted 3.5 years, then He was anointed as king and priest when He turned 27, in the year 24 of our calendar.</p>	<p>Idan muna son zaɓar ranar 31 AD, tare da kuntatawar mutuwar Sarki Herod mai girma, sai mu ce An Kasƙantar da Kristi yana da shekara 33 a lokacin gicciye. Idan muka sanya waɗannan la'akari a cikin tebur na lokaci, lissafin nawa shine, yana dacewa da ra'ayoyi cewa haihuwar Kristi ba zai iya zama kusa da rani na sashin kasa ba. Hasashen nawa shine cewa Kristi an haife shi a lokacin Bukin Hutsar Tende, kusa da raba dare da rana, a farkon Oktoba na shekara ta 4 BCE.</p> <p>Idan muka yarda cewa aikin Yesu ya ɗauki shekaru 3.5, to, an ɗauke shi da manufa a matsayin sarki da limamin lokacin da ya cika shekara 27, a shekara ta 24 na kalandar mu.</p>
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Like King David, He was crowned at the age of 30. The date of the coronation is Nisan 14, and He rose from the dead on April 29, in the year 28 of our calendar.

I may have made a mistake in some part of the code. I could also be wrong in this entire hypothesis. If that's the case, in a few years, when we look back, we will laugh about all of this. However, if what I am presenting is correct and the hypothesis is true, I believe it has the potential to change the understanding of certain people's lives, as well as the way they view work, investment, and expectations about the future.

That's why I want to emphasize that I am not trying to predict the future, nor do I consider myself a prophet. And I'm not trying to impress anyone. In reality, the only gain from exploring these topics here is to share something that has the potential to be an interesting deduction.

I am just passionate about numbers and calculations, and I have an immense curiosity to understand reality. The way my brain was designed allows me to have enough discipline to focus on topics I find interesting, even if that means questioning our most basic and common notions about how life works.

An algorithm to redeem lost time as a risk management strategy

If the hypothesis of the previous idea is true, then we all face an essential question of our existence: "If the return of the Lord is inevitable and each day brings us closer, am I prepared to give an account of my life?"

This thought is not insignificant because it invites deep reflection. So, one might ask other similar questions: What have I done with what God has placed in my hands, under my authority and responsibility? Why did I allow myself to make so many mistakes, waste so much time, or make such bad decisions in the past?

Kamar yadda Sarki Dawuda, an karrama shi a shekara 30. Ranar karramawa ita ce Nisan 14, kuma ya tashi daga matattu a ranar 29 ga Afrilu, a shekara ta 28 a cikin kalandar mu.

Zai yiwu na yi kuskure a wani bangare na lambar. Hakanan, zai yiwu na yi kuskure a wannan tunanin gaba ɗaya. Idan hakan ne, a cikin 'yan shekaru masu zuwa, lokacin da muka duba baya, za mu yi dariya game da duk wannan. Koyaya, idan abin da nake gabatarwa yana daidai kuma tunanin yana da gaskiya, na yi imani yana da damar canza fahimtar rayuwar wasu mutane, da kuma yadda suke kallon aiki, zuba jari, da tsammanin nan gaba.

Shi ya sa nake son jaddada cewa ba na ƙoƙarin hango makomar ba, kuma ba na ɗaukar kaina a matsayin annabi. Kuma ba na ƙoƙarin burge kowa. A gaskiya, ribar da ke cikin binciken waɗannan batutuwan a nan shine raba wani abu wanda zai iya zama wani abu mai ban sha'awa da aka samo.

Ni kawai ina da sha'awar lissafi da ƙididdiga, kuma ina da babban sha'awar fahimtar gaskiya. Hanyar da kwakwalwata ta kasance tana ba ni damar samun isasshen tsari don mayar da hankali kan batutuwa da na samu sha'awa, ko da hakan yana nufin tambayar muhimman ra'ayoyi na yau da kullum game da yadda rayuwa ke aiki.

Algoritim don dawo da lokaci mai asara a matsayin dabarun sarrafa haɗari

Idan tunanin da aka gabatar a baya yana da gaskiya, to duk muna fuskantar wata tambaya mai mahimmanci game da rayuwarmu: "Idan dawowar Ubangiji ba za ta guje mana ba kuma kowace rana tana kara kusa da mu, shin na shirya ba da lissafin rayuwata?"

Wannan tunanin ba shi da sauƙi saboda yana gayyatar zurfin tunani. Saboda haka, ana iya tambayar wasu tambayoyi masu kama da wannan: Me na yi da abin da Allah ya sanya a hannuna, ƙarƙashin iko da alhakin na? Me yasa na ba wa kaina damar yin kuskure da yawa, ɓata lokaci mai yawa, ko yin kayyadaddun shawara mara kyau a baya?

<p>An inevitable reality for everyone is death, but the problem with it is that we tend to avoid thinking about it by distracting ourselves or even by idolizing false things. However, that doesn't prevent us from having to face it someday.</p> <p>In fact, these questions may seem similar to those a believer with a terminal illness might ask himself.</p> <p>The questions raised are not trivial if we accept the possibility of the supernatural. As you can see, the hypothesis from the previous idea led me to a significant reflection, and my conclusion was clear:</p> <p>Jesus Himself warns us in Matthew 24 about the importance of staying vigilant, and so, I decided that I don't want to face that moment unprepared, unaware, or asleep. Therefore, I understood that it's never too late to act.</p> <p>I want to share some examples of how one can redeem wasted time, if, like me, you come to a similar conclusion. I am not sharing these to boast or show off, but to document my experience and perhaps inspire someone else to do something similar.</p> <p>What you read next may actually be more of a timeline of what John the Baptist referred to as bearing "fruits of repentance," but what I have gained so far has amazed me, and it has everything to do with what we will do in Bina.</p> <p>To date, I have tried to do everything humanly possible to reach as many people as possible with the message of Christ.</p> <p>However, I have learned that the value is not in the number of people reached or how many disciples you've made, but in acting in obedience to the guidance of the Holy Spirit to do God's will for a specific situation and moment.</p> <p>Each one of us has unique talents and abilities, and comparisons don't help anything.</p> <p>In my opinion, what matters are the small and humble steps because the gospel works like a mustard seed or like a little yeast that transforms the whole dough.</p>	<p>Abin da ba za a iya guje masa ba ga kowa shi ne mutuwa, amma matsalar da ke tattare da shi shi ne cewa muna yawan guje masa ta hanyar shagala ko ma ta hanyar bautar da abubuwa na karya. Duk da haka, hakan ba ya hana mu fuskantar shi wata rana.</p> <p>A gaskiya, waƙannan tambayoyin suna iya zama kama da waƙanda mai imaninka da ciwon da ba za a iya shawo kansa ya tambayi kansa.</p> <p>Tambayoyin da aka gabatar ba su da sauƙi idan muka yarda da yiwuwar abubuwan al'ajabi. Kamar yadda kuka gani, tunanin da aka gabatar a baya ya jagoranci ni zuwa wani zurfin tunani, kuma sakamakon na ya kasance mai haske:</p> <p>Yesu kansa ya gargade mu a cikin Matta 24 game da muhimmancin kasancewa cikin shiri, kuma saboda haka, na yanke shawarar cewa ba na son fuskantar wannan lokacin ba tare da shirya ba, ba tare da sani ba, ko kuma cikin bacci. Saboda haka, na fahimci cewa ba zai taba zama da karancin lokaci don yin aiki ba.</p> <p>Ina son raba wasu misalai na yadda mutum zai iya dawo da lokaci mai asara, idan, kamar ni, ka yi irin wannan tunani. Ba na raba waƙannan domin yin girman kai ko nuni, amma don rubuta kwarewata da kuma yiwuwar sha'awar wani domin yin abu iri ɗaya.</p> <p>Abin da za ku karanta nan gaba zai iya zama mafi kama da jadawalin abin da Yohanna Mai Baftisma ya kira ɗaukar "ya'yan tuba," amma abin da na samu har yanzu yana birge ni, kuma yana da alaƙa da abin da za mu yi a Bina.</p> <p>Har yanzu, na yi koƙarin yin duk mai yiwuwa don isa ga mutane da dama da saƙon Almasihu.</p> <p>Duk da haka, na koyi cewa darajar ba ta cikin yawan mutanen da aka kai ko adadin mabiya da aka haɓaka, amma cikin yin aiki bisa ga jagorancin Ruhun Mai Tsarki don yin nufin Allah a wani yanayi da lokaci na musamman.</p> <p>Kowane ɗaya daga cikinmu yana da basira da kwarewa ta musamman, kuma kwatanta ba ta taimaka da komai.</p> <p>A ra'ayina, abin da ya fi muhimmanci shi ne matakan kanana da na tawali'u saboda bishara tana aiki kamar iri na mustard ko kuma kamar kananan yis wanda ke canza dukan tauri.</p>
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We can also think of any action related to the gospel as a chain reaction, similar to a nuclear reaction, that has an impact like compound growth, which leads to eternal value because we are talking about the Kingdom of Heaven.

For example, even though I have less than 2,000 subscribers on my Facebook page, thanks to using advertising and several organic techniques, I have reached over 700,000 people. <https://www.facebook.com/GuillermoEstefaniMonarrez>

I believe that, although the numbers are modest when compared to more popular pages, I am convinced that this effort has been timely and has contributed, in some way, to some of the changes we see in the current reality.

In January 2022, I set myself a goal: to review each chapter of "Mere Christianity" by C.S. Lewis and record a series of explanatory videos for each one.

Lewis is considered one of the most influential theologians of the 20th century, and in this work, he clearly and deeply addresses the arguments of modern atheism, offering a solid and relevant Christian response.

Between January and February of that year, I worked on developing content that I hope will serve as a resource for those seeking a deeper understanding of Christian thought in today's world.

The most interesting thing about this work is that Lewis examines what Christianity really is, among other topics such as the foundation of Christian morality, the virtues that support it, and the hope we have by being part of God's people.

The series is available on YouTube for those who want to explore Lewis' approach, chapter by chapter. <https://www.youtube.com/playlist?list=PL0HBF7EpEC6g-08VMxBa0f54AkFUVQEcY>

From March to May of 2022, I focused on another important work of modern Christian apologetics: "The Case for Christ" by Lee Strobel.

Za mu iya tunanin kowanne aiki da ya shafi bishara a matsayin jerin amsa, wanda zai zama kamar martanin nukiliya, wanda ke da tasiri kamar girman tarin kaya, wanda zai kai ga darajar madawwama saboda muna magana ne game da Mulkin Sama.

Misali, kodayake ina da kasa da 2,000 masu biyan kuɗi a shafin Facebook ɗina, godiya ga amfani da talla da wasu dabaru na halitta, na isa ga mutane sama da 700,000.

<https://www.facebook.com/GuillermoEstefaniMonarrez>

Ina imani cewa, kodayake lambobin suna da kankanta idan aka kwatanta da shafukan da suka shahara, na yi imani cewa wannan kofari yana da muhimmanci kuma ya taimaka, a wani hanya, ga wasu daga cikin canje-canjen da muke gani a cikin wannan zamanin.

A watan Janairu na 2022, na sanya wa kaina wani buri: duba kowanne babi na "Mere Christianity" na C.S. Lewis da kuma yin rikodin jerin bidiyo na bayanin kowanne daga cikinsu.

An dauki Lewis a matsayin ɗaya daga cikin manyan malamai na addini na karni na 20, kuma a cikin wannan aikin, yana bayyana da kyau da zurfi hujjojin kafirci na zamani, yana ba da amsa mai karfi da dacewa na Kiristanci.

Tsakanin Janairu da Fabrairu na shekarar, na yi aiki kan kirƙirar abubuwan da na yi imani zasu zama wata hanyar taimako ga waɗanda ke neman fahimtar zurfin tunanin Kiristanci a cikin duniya ta yau.

Abin da ya fi ban sha'awa game da wannan aikin shi ne cewa Lewis yana duba abin da Kiristanci ke nufi a gaskiya, tare da wasu batutuwa kamar tushen ɗabi'ar Kiristanci, kyawawan halaye da suke goyon bayan ta, da kuma fata da muke da shi ta hanyar kasancewa cikin mutanen Allah.

Jerin bidiyon yana samuwa a YouTube ga waɗanda suke son bincika hanyar tunanin Lewis, babi-babi. <https://www.youtube.com/playlist?list=PL0HBF7EpEC6g-08VMxBa0f54AkFUVQEcY>

Daga Maris zuwa Mayu na 2022, na mayar da hankali kan wani muhimmin aiki na kare ra'ayin Kiristanci na zamani: "The Case for Christ" na Lee Strobel.

<p>This book documents and proves the historical evidence and arguments about the life of Christ, His death, and His resurrection.</p> <p>Inspired by Strobel's work, I created another series of videos where I added additional evidence and reasoning that, in my opinion, further strengthen the case presented by Strobel.</p> <p>This material is also available on YouTube, as an invitation to dive deeper into the evidence and reflect. https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcI-2yolpAQ</p> <p>From May to July, my focus shifted again, this time to the principles of Christian stewardship. I felt the need to document and share the principles that I believe are essential for living a life of stewardship in all areas, especially in relation to material things and finances.</p> <p>This collection of videos is also available on YouTube, and it aims to offer a practical and accessible perspective for those who want to live with a sense of responsibility and Christian purpose. https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS</p> <p>At the same time, between April and June 2022, I started another project: recording the Bible in Spanish so that it could be available on Spotify.</p> <p>The possibility that anyone, anywhere with internet access, could listen to the Bible in a modern language seemed invaluable to me.</p> <p>So far, more than 2,300 people in 50 countries have played these audio recordings about 26,000 times. This project has been an unexpected privilege; I never imagined that I could read the Scriptures to so many people at once.</p> <p>To make it easier to listen, I've organized playlists on Spotify. https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a</p>	<p>Wannan littafi yana rubuta kuma yana tabbatar da shaidu na tarihi da hujjoji game da rayuwar Almasihu, mutuwar, da tashinsa daga matattu.</p> <p>An karfafa ni daga aikin Strobel, na kirƙiri wani jerin bidiyo inda na kara wasu shaidu da hujjoji waƙanda, a ra'ayina, suna kara karfafa hujjar da Strobel ya gabatar.</p> <p>Wannan kayan aikin yana samuwa a YouTube, a matsayin gayyata don zurfafa cikin shaidu da yin tunani. https://www.youtube.com/playlist?list=PLOHBf7EpEC6j9Rx_3g7iIsIcI-2yolpAQ</p> <p>Daga Mayu zuwa Yuli, hankalina ya canza kuma wannan karon zuwa ka'idojin kula da dukiya na Kiristanci.</p> <p>Na ji buƙatar rubuta da raba ka'idojin da nake ganin suna da muhimmanci don rayuwa a matsayin mai kula da dukiya a duk fannoni, musamman ma dangane da abubuwan duniya da kuɗi.</p> <p>Wannan tarin bidiyo yana samuwa a YouTube, kuma yana nufin ba da hangen nesa mai amfani da sauƙi ga waƙanda suke son rayuwa da kwaƙwalwar alhakin da kuma manufar Kiristanci. https://www.youtube.com/playlist?list=PLOHBf7EpEC6jb_Oy_5aS7x28TVstIIPCS</p> <p>A lokaci guda, tsakanin Afrilu da Yuni na 2022, na fara wani sabon aikin: yin rikodin Littafi Mai Tsarki a harshen Sifaniyanci don a sami damar sauraro a Spotify.</p> <p>Damar cewa kowanne mutum, a ko'ina tare da haɗin intanet, zai iya sauraron Littafi Mai Tsarki a cikin harshen zamani yana da matuƙar amfani a gare ni.</p> <p>Har zuwa yanzu, fiye da mutane 2,300 daga kasashe 50 sun kunna waƙannan rikodin sauti kimanin sau 26,000. Wannan aikin ya kasance wata damar da ban taɓa tsammani ba; ban taɓa tunanin zan iya karanta Littafi Mai Tsarki ga mutane da yawa a lokaci guda ba.</p> <p>Don sauƙaƙe sauraron, na shirya jerin waƙoƙi a Spotify. https://open.spotify.com/playlist/2FfP5XlvCBvNrAxYJYslx0?si=48933ba98042468a</p>
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<p>Here's one playlist dedicated exclusively to the New Testament based on this podcast. https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVKkH?si=6b84e3d4d2664845</p> <p>On August 28, 2022, after two weeks, I finished the manuscript of a book I titled "How to Value Your Days? (or How to Recover from Lost Time)."</p> <p>I used the reflections I had made about time to create a simple thesis: a manual with a practical method for using our days, weeks, and seasons wisely.</p> <p>My main discovery here is an algorithm based on questions, which tries to follow the order in which God made everything in one week, and I called it "the creative week."</p> <p>After years of wrong decisions, I believe it is possible to recover lost time using a method that encourages decisions based on applying wisdom.</p> <p>https://www.amazon.com/dp/B0BD1V2GS7</p> <p>I show this algorithm in the following table, but for practical purposes, bear in mind that the explanations are in the book.</p>	<p>Anan akwai lissafin waƙa ɗaya keɓance ga Sabon Alkawari dangane da wannan kwasfan fayiloli. https://open.spotify.com/playlist/6y2IxKiXrgNOZZvXhHVKkH?si=6b84e3d4d2664845</p> <p>A ranar 28 ga Agusta, 2022, bayan makonni biyu, na kammala rubuta littafin da na sanya wa suna "Ta Yaya Zaka Kimanta Ranar Ka? (ko Ta Yaya Zaka Mayar da Lokacin da Aka rasa?)."</p> <p>Na yi amfani da tunanin da na yi game da lokaci don kirƙirar jigon littafin: wani jagora tare da hanya mai amfani don amfani da ranakunmu, makonni, da lokuta da hikima.</p> <p>Babban bincikena a nan shine algorithm wanda aka tsara bisa tambayoyi, wanda ke kokarin bin tsarin da Allah ya tsara don kirƙirar komai a cikin sati guda, kuma na kira shi "satin kirkira."</p> <p>Bayan shekaru da yanke shawara mara kyau, ina ganin yana yiwuwa a dawo da lokacin da aka rasa ta amfani da hanya da ke karfafa yanke shawara bisa aikace-aikacen hikima.</p> <p>https://www.amazon.com/dp/B0BD1V2GS7</p> <p>Ina nuna wannan algorithm a cikin tebur mai zuwa, amma don dalilan aiki, ka tuna cewa bayanana suna cikin littafin.</p>
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To use this tool properly, the approach is as follows: "In prayer time, ask the Holy Spirit for help to answer the following questions..."

#	Day	Focus	At night, before sleep	At dawn, before working
1.	Firstborn	What can I do today to celebrate Christ Jesus as the Firstborn?	(Saturday night) What is the ONE thing I can do this week to expand the kingdom of Heaven on Earth?	What is the ONE significant achievement for this week if everything goes well?
2.	Clear	Decide how to overcome the main obstacle.	(Sunday night) What is the main obstacle in my heart that hinders me from accomplishing the ONE thing I need to do this week?	How can I address the main obstacle preventing me from accomplishing the ONE thing I must do this week?
3.	Sort out	Choose the ONE category that will have the most impact on the desired outcome.	(Monday night) Which area of my heart am I strongest in and willing to compromise to achieve the ONE thing?	Which area am I strongest in and willing to sacrifice to achieve the ONE thing?
4.	Systems	Implement the simplest approach to accomplish the ONE thing.	(Tuesday night) What should be the sole focus in my heart to expand the kingdom of Heaven in the simplest way?	Are there any overlooked factors hindering my focus on the ONE thing?
5.	Multiply	Share the opportunity to accomplish the ONE thing.	(Wednesday night) What hinders me in my heart from placing what I have in the hands of Christ Jesus to bless it?	If limited to two hours of work per day due to a heart attack, what's the ONE thing I should prioritize and how can I delegate the rest?
6.	Culminate	Do something wonderful	(Thursday night) Where in my life does the mighty hand of the Lord Jesus require a miracle?	What is the ONE thing that would make this task wonderful?
7.	Rest	Embrace mercy	(Friday night) Who is the person I feel owes me the most, and how much do they owe me?	How can I celebrate that Christ Jesus is the Lord of Rest?

Don amfani da wannan kayan aiki yadda ya kamata, hanyar da za a bi ita ce: “A lokacin addu’a, ku nemi taimakon Ruhu Mai Tsarki don amsa tambayoyi masu zuwa...”

#	Rana	Fokus	A daren jiya, kafin bacci	A safiyar yau, kafin aiki
1	Na fari	Me zan iya yi yau don girmama Almasihu Yesu a matsayin Na Fari?	(Daren Asabar) Mene ne ABU GUDA daya da zan iya yi wannan makon don fadada mulkin sama a duniya?	Mene ne babban nasarata wannan makon idan komai ya tafi daidai?
2	Tsabta	Tsayar da shawara kan yadda za a shawo kan babban cikar.	(Daren Lahadi) Mene ne babban cikar a zuciyata da ke hana ni yin ABU GUDA daya da nake bukatar yi wannan makon?	Ta yaya zan magance babban cikar da ke hana ni kammala ABU GUDA daya da nake bukatar yi wannan makon?
3	Shirya	Zabi ABU GUDA daya da zai fi tasiri wajen cimma burin da ake so.	(Daren Litinin) Wacce fuska ce ta zuciyata nake da karkari sosai kuma zan iya sassauta don cimma ABU GUDA daya?	Wacce fuska ce nake da karkari sosai kuma zan iya sadaukarwa don cimma ABU GUDA daya?
4	Tsari	Aiwe da mafi sauƙin hanya don kammala ABU GUDA daya.	(Daren Talata) Menene ya kamata ya zama babban hankali a zuciyata don fadada mulkin sama cikin hanya mafi sauƙi?	Shin akwai wasu abubuwa da aka manta da su da ke hana hankalinsa kan ABU GUDA daya?
5	Hayarawa	Rabawa wasu damar kammala ABU GUDA daya.	(Daren Laraba) Me ke hana ni a zuciyata daga sanya abin da nake da shi a hannun Almasihu Yesu don ya albarkace shi?	Idan aka takaita zuwa awanni biyu na aiki a rana saboda bugun zuciya, mene ne ABU GUDA daya da ya kamata in fifita, kuma ta yaya zan bai wa wasu ragowar aikin?
6	Kammala	Yin wani abu mai ban mamaki	(Daren Alhamis) A ina a rayuwata hannun ikon Ubangiji Yesu ke bukatar mu'ujiza?	Mene ne ABU GUDA daya da zai sa wannan aiki ya zama abin ban mamaki?
7	Hutu	Karbar rahama	(Daren Juma'a) Wane ne mutumin da nake jin yana bin bashin da ya fi girma, kuma nawa ne yake bin ni?	Ta yaya zan girmama cewa Almasihu Yesu shine Ubangijin Hutu?

<p>A couple of days after finishing this book, a persistent question came to my mind: "Given that this book describes the reality, what should my priority be?"</p> <p>I soon came across a report from 2021 that gave an impressive number: of the more than 8 billion adults in the world, around 1.6 billion identified as members of the Christian Church.</p> <p>With that number in mind, on August 30, I wrote an essay thinking about the size of the task of preaching the gospel for the Christian church in the 21st century.</p>	<p>Kwana biyu bayan na gama karanta wannan littafi, wata tambaya mai yawan dawowa ta fado min a rai: "Idan wannan littafi yana bayyana gaskiya, me ya kamata ya zama fifikona?"</p> <p>Ba da jimawa ba, na ci karo da wani rahoto daga shekarar 2021 wanda ya bada wata lamba mai ban mamaki: daga cikin mutane sama da biliyan 8 da suka kai shekaru masu yawa a duniya, kusan biliyan 1.6 sun ce suna cikin coci Kirista.</p> <p>Da wannan lamba a zuciya, a ranar 30 ga Agusta, na rubuta wani rubutu ina tunani game da girman aikin wa'azin bishara ga cocin Kirista a karni na 21.</p>
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<p>Using logic, to achieve total evangelization in 150 weeks, it can be calculated that a growth rate of +1.1% per week for the Christian church would be needed.</p> <p>After carefully considering the matter and praying about it, my conclusion was that the most logical and practical method to achieve this seemed to be the following: one believer of the current Christian Church reaching one non-believer each year.</p> <p>The process of the algorithm doesn't require software but is repeated with a simple and logical pattern:</p> <ul style="list-style-type: none"> • In the first year, one believer could share the gospel with three non-believing friends, expecting at least one of them to accept it. • In the second year, two believers would communicate the gospel to six non-believers, expecting that two would accept it. • In the third year, three believers would share the message with nine people, thus completing the task on a global scale. <p>I also remember that, from September to December 2022, while I was writing this manual, the state of Durango was going through a financial crisis. It was said that the previous government had left the public finances in ruins, and overall, there was a sense of pessimism and depression throughout the city.</p> <p>In the middle of this situation, I focused on documenting a simple method of evangelism for anyone, regardless of their temperament.</p> <p>During September 2022, I worked on shaping this plan into a personal evangelism manual, for which I received wonderful help and feedback from several members of the Christian church in Durango.</p>	<p>Da amfani da hankali, don cimma wa'azin bishara gaba ɗaya cikin makonni 150, ana iya lissafa cewa cocin Kirista na buƙatar samun ƙarin ci gaban kashi +1.1% a kowane mako.</p> <p>Bayan yin tunani a hankali da yin addu'a kan wannan batu, na yanke shawarar cewa hanya mafi dacewa da ta fi amfani ita ce: mabiyin Almasihu guda daga cikin cocin Kirista na yanzu ya kai ga wanda ba ya bi kowace shekara.</p> <p>Tsarin wannan dabarar bai buƙaci amfani da kwamfuta ba, sai dai an maimaita ta cikin tsari mai sauƙi da na hankali:</p> <ul style="list-style-type: none"> • A shekara ta farko, mabiyin daya zai iya raba bishara da abokai uku da ba su yi imani ba, yana sa ran ɗayansu zai karɓa. • A shekara ta biyu, mabiya biyu za su isar da saƙon bishara ga mutane shida da ba su yi imani ba, suna sa ran biyunsu za su karɓa. • A shekara ta uku, mabiya uku za su raba saƙon da mutane tara, don haka su kammala aikin a matakin duniya. <p>Na kuma tuna cewa daga watan Satumba zuwa Disamba na shekarar 2022, yayin da nake rubuta wannan jagorar, jihar Durango tana fuskantar matsalar kuɗi. An ce gwamnatin da ta gabata ta bar kuɗaɗen jama'a a cikin halin rashin inganci, kuma gaba ɗaya birnin yana cike da rashin fata da damuwa.</p> <p>A tsakiyar wannan yanayin, na mai da hankali kan tsara wata hanya mai sauƙi ta wa'azi wadda kowa zai iya amfani da ita, ba tare da la'akari da irin halayensa ba.</p> <p>A cikin watan Satumba na shekarar 2022, na yi aiki kan tsara wannan shiri cikin wata jagora ta wa'azin mutum, inda na samu taimako mai ban mamaki da shawarwari daga mambobi da dama na cocin Kirista a Durango.</p>
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<p>Roxana, a friend and a fellow shareholder of Bina, reviewed the final text on October 28, and on October 30, it was published, along with illustrations by Juan Pablo Robles, which he had completed about the Beatitudes of Jesus. https://www.amazon.com/dp/B0BP2Y3TC5</p> <p>After finishing the book, one day while washing the dishes at my parents' house, my mother joked, suggesting that I write about the "fruit of the Holy Spirit."</p> <p>Then, in November 2022, during a trip to Guadalajara, I had a conversation with Santiago Castillo, who mentioned something about Ray Dalio and his book "Principles."</p> <p>This motivated me to read Dalio's work, which I had once put aside, and from that reading, an idea came to me: to write a Christian response to his approach, which I felt was colored with pantheistic ideas.</p> <p>My book, "Principles for Living in the Spirit," was published in December 2022 and offers a Christian perspective, which I believe is more realistic than Dalio's. Although I respect Dalio a lot, I think he ignores the reality of the Holy Spirit, which makes his work incomplete. https://www.amazon.com/dp/B0BP1GL58T/</p> <p>During that trip in November, while returning to Durango on the Zacatecas highway, I listened to the song "No Longer Slaves" by Zack Williams, recorded live in a Tennessee prison. https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jlyM7?si=fbe45cc56f954344</p> <p>Something resonated deeply inside me, and I thought: "No one has as much time to reflect on what matters as those who are in prison."</p> <p>So, I concluded that, unlike my acquaintances who I sent the 2021 book "He Is," the guys at prison would be more than interested to pay attention to the message of the book.</p>	<p>Roxana, wata kawata kuma ɗaya daga cikin masu hannun jari na kamfanin Bina, ta duba rubutun ƙarshe a ranar 28 ga Oktoba. A ranar 30 ga Oktoba, an buga shi tare da zanen da Juan Pablo Robles ya ƙirƙira, wanda ya kammala kan "Albarkatun Yesu." https://www.amazon.com/dp/B0BP2Y3TC5</p> <p>Bayan na gama littafin, wata rana yayin da nake wanke kwanoni a gidan iyayena, mahaifiyata ta yi barkwanci, tana cewa ya kamata in rubuta game da "Ya'yan Ruhu Mai Tsarki."</p> <p>A cikin watan Nuwamba na shekarar 2022, yayin wata tafiya zuwa Guadalajara, na yi wata hira da Santiago Castillo. Ya ambaci wani abu game da Ray Dalio da littafinsa mai suna "Principles."</p> <p>Wannan ya sa na karanta littafin Dalio, wanda na taɓa ajiye a gefe. Daga wannan karatun, wata ra'ayi ta fado min: na rubuta wata amsa ta Kirista ga dabararsa, wanda nake ganin ya ƙunshi tunani mai nasaba da pantheism.</p> <p>Littafina, "Principles for Living in the Spirit," an wallafa shi a watan Disamba na shekarar 2022. Ya ba da wani hangen Kirista wanda nake ganin ya fi na Dalio dacewa da gaskiya. Duk da cewa ina girmama Dalio sosai, ina ganin ya yi watsi da gaskiyar Ruhu Mai Tsarki, wanda hakan ya sa aikinsa bai cika ba. https://www.amazon.com/dp/B0BP1GL58T/</p> <p>A lokacin wannan tafiyar a watan Nuwamba, yayin dawowata Durango a kan babbar hanyar Zacatecas, na saurari waƙar "No Longer Slaves" ta Zack Williams, wadda aka yi rikodin a gidan yari a Tennessee. https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jlyM7?si=fbe45cc56f954344</p> <p>Wani abu ya motsa ni sosai daga ciki, sai na yi tunani: "Babu wanda yake da lokacin yin tunani game da abin da ya fi muhimmanci kamar waɗanda suke a gidan yari."</p> <p>Don haka, na yanke shawara cewa, sabanin abokaina da na aike musu da littafin na shekarar 2021, "He Is," matasan da suke a gidan yari za su fi nuna sha'awa wajen sauraron saƙon littafin.</p>
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<p>I decided I needed to find a way to get the message to them. I told my mother about it, and she told me about a pastor from a local church who had been involved in this ministry in the state prison of Durango for many years.</p> <p>However, when I looked into the situation at the state prison, I heard disturbing rumors within the Christian community.</p> <p>It was said that organized crime had infiltrated the church, with some of its members pretending to be pastors. It was also said that it was nearly impossible to access the prison through a Christian ministry at that time.</p> <p>In the midst of this uncertainty, I decided to keep pushing with the leaders of my church to try again. I was determined about this, and throughout those months, we prayed about it constantly.</p> <p>In February, something unexpected happened: federal authorities from Mexico City arrested those who had been blocking the Christian ministry in the state prison. As a result, the doors to the local church were opened again. It wasn't something we did; I'm sure it was the power of the Holy Spirit answering the prayers of several Christian congregations.</p> <p>From February to May 2023, I had the chance to share the gospel in the main prison of the state of Durango.</p> <p>The Catholic Church welcomed us on Thursday's noon. During that time, something became clear to me, and it can be summed up in a phrase that is common in the ministry there: "There are free people who are prisoners of their sin, and there are prisoners who are free in Christ."</p> <p>In addition to offering them a hug and a sign of dignity that is rare in those places, I wanted them to have the opportunity to read the Bible out loud.</p> <p>Months before my time in visiting that prison ended, I started encouraging the prisoners to get a Bible. We used to pray for authorities such as our governor and judges.</p>	<p>Na yanke shawarar cewa dole ne in sami wata hanya don isar da saƙon ga su. Na gaya wa mahaifiyata game da hakan, sai ta faɗa min game da wani fasto daga wata cocin unguwa wanda ya daɗe yana hidima a gidan yarin jiha na Durango.</p> <p>Amma, lokacin da na bincika halin da ake ciki a gidan yarin jihar, na ji wasu maganganu masu tada hankali a cikin al'ummar Kiristoci.</p> <p>Ana cewa ƙungiyar masu aikata laifi sun shiga coci, tare da wasu daga cikin mambobinta suna yin kwaikwayon su ne fastoci. Haka kuma, ana cewa kusan ba zai yiwu ba a shiga gidan yarin ta hanyar hidimar Kiristoci a lokacin.</p> <p>A cikin wannan rashin tabbas, na yanke shawarar ci gaba da tuntuɓar shugabannin cocinmu don sake gwada ƙoƙarin shiga. Na dage kan wannan batun, kuma a cikin waɗannan watannin, mun ci gaba da yin addu'a a kai ba tare da gajiyawa ba.</p> <p>A watan Fabrairu, wani abu mai ban mamaki ya faru: hukumomin tarayya daga birnin Mexico City sun kama waɗanda suka kasance suna hana hidimar Kiristoci a gidan yarin jiha. Sakamakon haka, ƙofofin zuwa cocin yankin sun sake buɗewa. Wannan ba aikinmu ba ne; na tabbata ikon Ruhu Mai Tsarki ne da ya amsa addu'o'in da yawa daga cikin al'ummomin Kiristoci.</p> <p>Daga watan Fabrairu zuwa Mayu na shekarar 2023, na samu damar isar da bishara a babban gidan yarin jiha na Durango.</p> <p>Cocin Katolika ta karɓe mu da tsakar rana a ranakun Alhamis. A cikin wannan lokacin, wani abu ya bayyana gare ni, wanda za a iya taƙaita shi da wata magana da aka saba ji a wannan hidima: "Akwai mutane masu 'yanci waɗanda suke cikin zaman ƙyama saboda zunubansu, kuma akwai waɗanda suke a gidan yari amma suna 'yanci cikin Almasihu."</p> <p>Baya ga ba su wata girmamawa ta hanyar runguma da nuna ɗaukaka da ba kasafai ake samu a irin waɗannan wurare ba, na kuma so su sami damar karanta Littafi Mai Tsarki da babbar murya.</p> <p>Watanni kafin lokacin ziyarar ta gidan yari ya ƙare, na fara Ƙarfafa fursunoni su mallaki Littafi Mai Tsarki. Muna kuma yin addu'a don manyan hukumomi kamar gwamna da alkalanmu.</p>
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<p>During each time I had a short time to share an idea with them, with support from the priest at the church, I encouraged some brave individuals to come forward and read a Psalm or another passage aloud to all the prisoners assembled.</p> <p>Seeing how it brought them joy inspired me to urge them to ask their families to bring them a Bible. Their situation became a personal burden for me. I prayed a lot, asking God for resources so that each of them could receive their own Bible.</p> <p>One of those visits, after I repeatedly suggested they ask their families for a Bible, one of the prisoners said to me in front of everyone:</p> <p>“No, you don’t understand. Yesterday, they went through each of our cells and handed us a Bible.” She showed me a small blue booklet. It was a New Testament like the ones you find in hotels. Each prisoner pulled a Gideon Bible out of their pocket!</p> <p>In May, when my time in the prison ended, I began to get involved in the local church's street evangelism initiatives.</p> <p>Because of this, I felt a calling to share the gospel out loud from Plazuela Baca Ortiz a local town square. The evangelism team supported me the few times we were together. This happened around May and June of 2024.</p> <p>Eventually, I decided to join another church where they read the Bible verse by verse, but I didn’t stop my commitment to the Plazuela. From June 2023 to June 2024, every Thursday I went to this square to openly preach the gospel to tens of thousands of people from Durango.</p> <p>The results and the explanation in Spanish of what was done with the preaching program in the town square can be found here:</p> <p>https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search</p>	<p>A kowane lokaci da nake da ɗan lokaci kaɗan don in raba wata magana da su, tare da tallafi daga faston cocin, na karfafa wasu jaruman fursunoni su zo gaba su karanta Zabura ko wani sashe na Littafi Mai Tsarki da babbar murya ga dukkan fursunonin da suka taru.</p> <p>Ganin yadda hakan ya kawo musu farin ciki ya sa na yi musu karfafa gwiwa su roki iyalansu su kawo musu Littafi Mai Tsarki. Matsayinsu ya zama abin damuwa gare ni. Na yi addu’a sosai, ina roƙon Allah ya ba da albarkatu don kowannensu ya sami nasa Littafi Mai Tsarki.</p> <p>A cikin ɗaya daga cikin waɗannan ziyarar, bayan na yi musu nuni sau da yawa su tambayi iyalansu don Littafi Mai Tsarki, ɗaya daga cikin fursunonin ya ce mini a gaban kowa:</p> <p>“A’a, ba ku gane ba. Jiya, sun shiga kowace ɗakunanmu suka ba mu Littafi Mai Tsarki.” Ta nuna mini wani karamin littafi mai ruwan shufi. Sabon Alkawari ne kamar waɗanda ake gani a otal-otal. Kowanne fursuna ya ɗauko Littafin Gideon daga aljihunsu!</p> <p>A watan Mayu, lokacin da lokacin hidimata a gidan yari ya kare, na fara shiga ayyukan bishara na titi tare da cocin unguwarmu.</p> <p>Saboda wannan, na ji kiran da ya sa na fara isar da bishara da babbar murya daga Plazuela Baca Ortiz, wani fili a gari. Tawagar masu bishara ta tallafa mini a lokuta kaɗan da muka taru tare. Wannan ya faru kusan tsakanin Mayu da Yuni na shekarar 2024.</p> <p>A karshe, na yanke shawarar shiga wata coci inda ake karanta Littafi Mai Tsarki aya bayan aya, amma ban daina sadaukarwa ta da aikin da nake yi a Plazuela ba. Daga Yuni na shekarar 2023 zuwa Yuni na shekarar 2024, kowace Alhamis na tafi wannan fili don isar da bishara ga dubban mutane daga Durango.</p> <p>Sakamakon da kuma cikakken bayani a cikin harshen Sifaniyanci game da abin da aka yi da shirin wa’azi a filin gari za a iya samu a nan:</p> <p>https://guillermoestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search</p>
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<p>It was at this square, known as the "terror square," where I first came into contact with the Tepehuan communities, who have been using the plaza as a meeting point for centuries.</p> <p>Between September 25 and October 14, 2023, I conducted a survey to understand the motivations, desires, needs, and aspirations of Bina's members regarding life.</p> <p>The results showed me that these topics could benefit a larger audience because the value I found in these conversations was worth sharing.</p> <p>That's when, on October 13, I decided to start a newsletter called "Comunicación de Guillermo" with the aim of writing about relevant and useful topics for society.</p> <p>The first essay, titled "Intrinsic Value," explores this concept in depth, and you can read it here (in Spanish): https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco .</p> <p>By December 2023, I had formed a friendship with several people who came to the Plazuela on Thursday afternoons, including Don Calixto. I also became friends with Perfecto, a Tepehuan leader who pointed out that I wouldn't really help his people in that square, so he helped me by guiding me to find the common house for indigenous people in the city of Durango.</p> <p>At the beginning of 2024, I decided to begin an evangelism process at this Tepehuan house in Santa María de Ocotan.</p> <p>This allowed me to meet Eliseo, a relative of Perfecto and a leader of this community in the city of Durango.</p> <p>Eliseo kindly shared with me important aspects of Tepehuan life, and I had the privilege of receiving his direct guidance.</p> <p>Every Tuesday afternoon, we read the gospels in both Spanish and the O'Dam language.</p> <p>What I have learned from these interactions is documented in a memorandum that I can freely share upon request.</p>	<p>A wannan fili, wanda aka fi sani da "fili na tsoro", na fara haɗuwa da al'ummomin Tepehuan, waɗanda suke amfani da wannan fili a matsayin wurin taro tun shekaru aru-aru.</p> <p>Tsakanin 25 ga Satumba da 14 ga Oktoba, 2023, na gudanar da bincike don fahimtar dalilai, burace-burace, bukatu, da fatokan mambobin Bina game da rayuwa.</p> <p>Sakamakon binciken ya nuna mini cewa waɗannan batutuwa na iya amfani wa mutane da yawa saboda kɪmar da na gano a cikin waɗannan tattaunawar ta cancanci a raba wa wasu.</p> <p>A lokacin ne, a 13 ga Oktoba, na yanke shawarar fara wasiƙar labarai mai suna "Comunicación de Guillermo" da nufin rubuta kan batutuwa masu muhimmanci da amfani ga al'umma.</p> <p>Na fara da wani rubutu mai taken "Intrinsic Value", wanda ke bincike sosai kan wannan ra'ayi. Kuna iya karanta shi a nan (a Sifaniyanci): https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco .</p> <p>A watan Disamba na shekarar 2023, na kulla abota da wasu mutane da ke zuwa Plazuela a yammacin Alhamis, ciki har da Don Calixto. Haka kuma, na kulla abota da Perfecto, wani shugaba daga al'ummar Tepehuan, wanda ya bayyana mini cewa ba zan iya taimaka wa mutanensa sosai a wannan fili ba.</p> <p>Saboda haka, Perfecto ya taimaka mini ta hanyar nuna hanyar zuwa cibiyar gama-garin mutanen asalin ƙasa da ke birnin Durango.</p> <p>A farkon shekarar 2024, na yanke shawarar fara aikin bishara a wannan cibiyar Tepehuan da ke Santa María de Ocotan.</p> <p>Wannan ya bani damar haɗuwa da Eliseo, wani ɗan uwa ga Perfecto kuma shugaba a wannan al'umma da ke birnin Durango.</p> <p>Eliseo ya bayyana mini muhimman abubuwa game da rayuwar Tepehuan, kuma na sami damar karɓar shawarwarinsa kai tsaye da girmamawa.</p> <p>Kowace Talata da yamma, muna karanta Linjila cikin harshen Sifaniyanci da harshen O'Dam.</p> <p>Abubuwan da na koya daga waɗannan tattaunawar na rubuta su a cikin wani takaitaccen bayanin da zan iya raba wa kowa idan ya nema.</p>
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In mid-2024, I met Plácido, a Tepehuan from Pueblo Nuevo, through Andrew, an Australian missionary that has spent more than a decade among these people deep in the Tepehuan Sierra in San Francisco de Lajas, where they are Au'Dam, a different community from Eliseo's O'Dam group, with whom I also formed a deep friendship.

Plácido faced rejection from the Christian people of Durango because he had a large family with four wives. This situation shocked the local Christian communities. I decided that we would have a Bible study in Au'Dam, which we held for several months at his ranch. Eventually, we managed to get Plácido and his family accepted into a nearby local community just a couple of months ago.

I then set a clear goal: to do what was necessary to print Bibles in the O'Dam language for the Tepehuan community. However, I soon discovered a limitation: my resources were not enough because this community has over 10,000 families spread across more than 1,000 locations throughout the mountains, in the municipalities of Mezquital and Pueblo Nuevo, south of Durango.

Thus, I understood that the project was huge and that it would not be feasible without substantial financial support. For this reason, I now visit my brothers from Santa María Ocotán only occasionally. Because I learned in Betsela the power of a good strategy, we are developing a self-sustaining evangelism plan through the sale of sheep in the Gran Nayar region. This area is home to the largest concentration of indigenous communities in Mexico, including the Tepehuans from Durango.

At the same time, in November 2023, I started a program to prepare my body for a marathon through the practice of compound gain. This program paid off, and on June 10, 2024, I reached my goal. You can read more about this experience here:

https://guillermoestmon.substack.com/p/el-dia-14-del-mes-2-del-ano-1996?utm_source=publication

A tsakiyar shekarar 2024, na haɗu da Plácido, wani mutum daga al'ummar Tepehuan a Pueblo Nuevo, ta hanyar Andrew, wani mai wa'azin bishara daga Ostareliya da ya shafe sama da shekaru goma a cikin al'ummar Tepehuan a cikin tsaunukan San Francisco de Lajas. A wurin nan, mutanen Au'Dam ke rayuwa, waɗanda suke daban da al'ummar O'Dam na Eliseo, wanda na kulla alaƙa ta kusa da shi ma.

Plácido ya fuskanci kin amincewa daga Kiristocin Durango saboda yana da babbar iyali mai matan aure huɗu. Wannan al'amari ya razana al'ummomin Kirista na yankin. Na yanke shawarar gudanar da nazarin Littafi Mai Tsarki a harshen Au'Dam tare da shi. Mun ci gaba da yin wannan nazari na tsawon watanni a gonarsa. Daga bisani, mun yi nasarar samun karɓuwa ga Plácido da iyalinsa a cikin wata ƙaramar al'umma kusa da su, kimanin watanni biyu da suka gabata.

Bayan haka, na kafa wani buri mai muhimmanci: yin duk abin da ya dace domin buga Littattafan Injila cikin harshen O'Dam don al'ummar Tepehuan. Duk da haka, ba da daɗewa ba na gano wani ƙalubale: albarkatun da nake da su ba su isa ba saboda wannan al'umma tana da fiye da iyalai 10,000, waɗanda suka watsu a fiye da wurare 1,000 a cikin tsaunuka, a ƙananan hukumomin Mezquital da Pueblo Nuevo, a kudu da Durango.

Saboda haka, na gane cewa aikin yana da girma ƙwarai kuma ba zai yiwu ba sai da goyon bayan kuɗi mai yawa. Domin haka, yanzu nakan ziyarci 'yan uwana na Santa María Ocotán ne kawai a wasu lokuta na musamman. Bayan abin da na koya a Betsela game da tasirin kyakkyawar dabarar aiki, muna ƙirƙirar wani shiri na bishara mai dorewa ta hanyar sayar da tumaki a yankin Gran Nayar. Wannan yanki yana da tarin al'ummomin asalin ƙasa mafi yawa a cikin Meƙsiko, ciki har da mutanen Tepehuan daga Durango.

A lokaci guda, a watan Nuwamba 2023, na fara wani shiri don shirya jikina don tseren maraton ta hanyar Compound Gain. Wannan shirin ya ba da sakamako mai kyau, kuma a ranar 10 ga Yuni, 2024, na cimma burina. Kuna iya karanta ƙarin bayani game da wannan ƙwarewa a nan:

<https://guillermoestmon.substack.com/p/el-dia-14-del-mes-2-del-ano-1996> .

<p>Starting in March, my newsletter “Comunicación de Guillermo” changed from being a collection of essays to a weekly newspaper.</p> <p>It is now designed to document the most important qualitative events in humanity as a sort of a chronicle, and I complement it with a quantitative review of prices and markets to better understand the economic and social evolution through statistics.</p> <p>Around May 2024, Jerry, my current pastor, invited me to a mission conference organized in Durango.</p> <p>I told him that it seemed curious to send missionaries to other countries when there was so much to do locally, but he replied, I believe inspired by the Holy Spirit, "There are different categories, and we need to support them all."</p> <p>One of those days at the missionary conference, moved by all the information I was receiving, the Holy Spirit touched my spirit, and I said to the Lord, "I give you Bina, do whatever you want with it. It's all yours. I can't handle this anymore. Use it for your glory."</p> <p>After a few weeks, I talked to Jerry about my concern and told him I might be thinking of using the Bina model, but focused on investing in missions.</p> <p>He suggested I come up with a name for the initiative, which I called "Tesoros Puros" (Pure Treasures). https://www.facebook.com/profile.php?id=61563651233690</p> <p>Since June 2024, through Tesoros Puros, I began working with another Guillermo, from the missionary agency LAMM to promote sending Latin American missionaries to the world. https://www.latinoamericaalmundo.org/</p> <p>Thanks to the support of the local church I attend, we were able to support a missionary who is now in Indonesia. In August 2024, we had a conversation with her during her visit to Durango, which you can listen here (Spanish): https://www.youtube.com/watch?v=BYmN-DqGp98</p>	<p>Daga watan Maris, mujallar “Comunicación de Guillermo” ta canza daga zama tarin makaloli zuwa jaridar mako-mako.</p> <p>Yanzu an tsara ta don yin rubutu kan mafi mahimmancin abubuwan da suka faru a cikin tarihin dɗan adam a matsayin wani nau'in tarihin al'amura, sannan ina kara wani bincike na kididdiga kan farashin kayayyaki da kasuwanni don fahimtar cigaban tattalin arziki da zamantakewa ta hanyar kididdiga.</p> <p>A kimanin watan Mayu na 2024, Jerry, fastona na yanzu, ya gayyace ni zuwa taron wa'azi da aka shirya a Durango.</p> <p>Na gaya masa cewa yana da ban mamaki aika manzanni zuwa kasashen waje alhali akwai abubuwa da yawa da za a yi a cikin gida, amma sai ya amsa, wanda na yi imanin yana da wahayi daga Ruhun Mai Tsarki, "Akwai rukunoni daban-daban, kuma muna bukatar tallafawa kowane ɗaya daga cikinsu."</p> <p>Wata rana a taron wa'azi, wanda aka motsa zuciyata da duk bayanana da nake samu, Ruhun Mai Tsarki ya taɓa ruhina, sai na ce wa Ubangiji, "Na miƙa maka Bina, ka yi duk abin da kake so da ita. Duk ta gare ka. Ba zan iya ɗaukar wannan ba. Yi amfani da ita domin ɗaukarka."</p> <p>Bayan wasu makonni, na tattauna da Jerry game da damuwata kuma na gaya masa cewa na iya tunanin amfani da samfurin Bina, amma tare da mayar da hankali kan saka hannun jari a cikin ayyukan wa'azi.</p> <p>Ya ba ni shawara da in zaɓi suna ga wannan shirin, wanda na kira "Tesoros Puros" (Gamanin Tsarki). https://www.facebook.com/profile.php?id=61563651233690</p> <p>Tun daga watan Yuni na 2024, ta hanyar Tesoros Puros, na fara aiki tare da wani Guillermo, daga hukumar wa'azi LAMM don inganta aikawa da manzannin Latin Amurka zuwa duniya. https://www.latinoamericaalmundo.org/</p> <p>Godiyar goyon bayan coci na gida da nake halarta, mun sami damar tallafawa wata maniyya wacce a yanzu take a Indonesiya. A watan Agusta na 2024, mun yi hira da ita a lokacin ziyararta Durango, wanda za ku iya saurara a nan (a cikin Sifaniyanci): https://www.youtube.com/watch?v=BYmN-DqGp98</p>
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At the end of 2023, my brother David got a job in the United States. He recently explained me that one day, while talking to our mom on the phone and telling her about his hotel room, he found something unexpected: a Qur'an and an English Bible in the drawer. Without thinking twice, my mom asked him, "Bring them so you can give them to your brother."

When David returned, he gave me a beautiful English Bible from the Gideons.

I interpreted this as an answer to my prayer to bring a Bible to the Tepehuan people, so I asked my brother Daniel to contact a Gideon member he knew at his church, a retired colonel whom I didn't remember meeting personally.

A few days later, in the morning, while I was visiting the home of a Tepehuan community, I received a call from the colonel. With a firm but friendly voice, he said, "They told me you were looking for me. Let's meet at such and such place for coffee, and come prepared with your decision to join the Gideons."

When I hung up, I felt deeply moved in my spirit, which I interpreted as a call. When we met, he gave me a precious Bible covered in military camouflage, designed specifically to be shared among the military forces. I was even more moved. Without hesitation, I told the colonel, "We are at war. Of course, I accept."

Finally, in the first week of September 2024, I officially joined the Gideons International, a ministry dedicated to sharing the Word of God in institutions and all corners of society where possible. <https://gideons.org/>

Since then, as part of the team, we have distributed tens of thousands of New Testaments in these 3 months.

For example, during the Independence Day military parade in Durango, we distributed more than 2,500 copies among the public and the military and police forces that were marching.

A karshen shekarar 2023, ɗan uwana David ya sami aiki a Amurka. Yayin da ya ke bayyana min, ya ce, wata rana yayin da yake magana da mama ta waya da kuma bayyana mata game da dakin otel ɗinsa, sai ya gano wani abu mai ban mamaki: wani Qur'ani da kuma Bibiliyar Ingilishi a cikin jakar dakin. Ba tare da yin tunani mai yawa ba, mama ta tambaye shi, "Ka kawo su, domin ka ba wa ɗan uwanka."

Da David ya dawo, ya ba ni kyakkyawar Bibiliyar Ingilishi daga Gideons.

Na ɗauki wannan a matsayin amsa ga addu'ata ta kawo Bibiliyar ga mutanen Tepehuan, saboda haka na nemi ɗan uwana Daniel ya tuntuɓi wani mamba na Gideons wanda ya san a cikin cocinsa, wani kolonel mai ritaya wanda ban tuna haɗuwa da shi ba.

Kwanaki kaɗan bayan haka, a safiyar wata rana, yayin da nake ziyarar wani gida na al'ummar Tepehuan, sai na sami kiran waya daga kolonel. Da muryar ƙarfi amma mai kyau, ya ce, "Sun gaya min kana neman ni. Mu haɗu a wurin wannan da wannan domin shan kofi, ka zo da shawararka ta shiga Gideons."

Da na ajiye waya, na ji motsi mai ƙarfi a cikin ruhina, wanda na ɗauka a matsayin kiran. Da muka haɗu, ya ba ni Bibiliyar mai daraja wadda aka rufe da camouflage na soja, wanda aka ƙera musamman domin rabawa tsakanin sojoji. Wannan ya motsa ni ƙwarai. Ba tare da jinkiri ba, na ce wa kolonel, "Muna cikin yaki. Tabbas, na amince."

A ƙarshe, a cikin makon farko na watan Satumba 2024, na shiga hukuma Gideons International, wani aiki na wa'azi wanda ke da niyyar rabawa da kalmar Allah a cikin cibiyoyi da dukkan sassan al'umma inda zai yiwu. <https://gideons.org/>

Tun daga wannan lokaci, a matsayin mamba na tawagar, mun raba dubban Sabbin Testamanti a cikin waɗannan watanni 3.

Misali, a lokacin bikin raye-raye na ranar 'Yancin Kai a Durango, mun raba fiye da 2,500 kwafi tsakanin jama'a da sojoji da 'yan sanda da ke tseren.

<p>In October, I participated in a joint activity in Chihuahua with Gideons from all over the country, where we distributed over 40,000 copies in schools, rehabilitation centers, and hospitals.</p> <p>In October, we were also able to deliver more than 4,000 copies at the state prison, and we are working to do the same with the Mexican army and other institutions.</p> <p>On September 9th, less than a month before the federal government changed, a low-intensity war broke out in our neighbor state Sinaloa between two factions of a criminal drug cartel.</p> <p>This conflict has mostly affected Culiacán, although it has also reached Mazatlán, which is less than three hours from Durango. The situation is still unresolved.</p> <p>Meanwhile, in China, there was a rumor that the government would take measures to reactivate the economy. This news, along with official announcements, caused an unexpected rally in Alibaba's stock price.</p> <p>Surprisingly, Alibaba's stock price rose from \$83 on August 30th to \$117 on October 7th, which represents an increase of almost 41% in just over a month. This rise has impacted Bina's financial reports.</p> <p>Durango, on the other hand, lives in a peculiar peace. Despite the tension in the region, public life goes on with relative calm. I dare to say that, in the middle of all this, Durango is still one of the best cities to live in the country these days. However, there is still one major challenge: economic development remains unresolved.</p> <p>Although I had distanced myself from the ruling party "Movimiento Regeneración Nacional" years ago because I believed it promoted a false democracy to push its agenda, on September 23, 2024, I officially resigned from that party because I believe it promotes, among other problems, a culture of nepotism and religious idolatry. https://www.instagram.com/p/DARWPxjSUG5/</p>	<p>A cikin watan Oktoba, na halarci wani taron haɗin gwiwa a Chihuahua tare da Gideons daga ko'ina cikin Ƙasar, inda muka raba fiye da 40,000 kwafi a makarantu, cibiyoyin gyara halayya, da asibitoci.</p> <p>A cikin watan Oktoba, mun kuma iya raba fiye da 4,000 kwafi a gidan yari na jihar, kuma muna aiki domin yin haka da rundunar soja ta Mexiko da sauran cibiyoyi.</p> <p>A ranar 9 ga Satumba, fiye da wata guda kafin canjin gwamnati na tarayya, an fara yaki mai ƙarfin ƙasa a jihar makwabta Sinaloa tsakanin ɓangarori biyu na ƙungiyar masu safarar miyagun ƙwayoyi.</p> <p>Wannan rikici ya fi shafa Culiacán, kodayake ya kai har Mazatlán, wanda yake ƙasa da awowi uku daga Durango. Hakan na ci gaba da kasancewa ba a warware ba.</p> <p>A wani ɓangare kuma, a China, an sami jita-jita cewa gwamnati za ta ɗauki mataƙai domin farfado da tattalin arzikin ƙasar. Wannan labari, tare da sanarwar hukuma, ya haifar da wani motsi na kasuwanci wanda ya ƙara farashin hannun jari na Alibaba.</p> <p>Abin mamaki, farashin hannun jari na Alibaba ya tashi daga \$83 a ranar 30 ga Agusta zuwa \$117 a ranar 7 ga Oktoba, wanda yake nuna ƙaruwa na kusan 41% cikin fiye da wata guda. Wannan tashi ya shafi rahotannin kudi na Bina.</p> <p>A daya ɓangaren kuma, Durango na rayuwa cikin zaman lafiya mai ban sha'awa. Duk da cewa akwai damuwa a yankin, rayuwar jama'a na ci gaba cikin kwanciyar hankali. Ina jin ƙwarai cewa, a cikin wannan yanayi, Durango har yanzu na daya daga cikin biranen da suka fi dacewa da zama a cikin ƙasar a wannan lokaci. Duk da haka, akwai babban kalubale guda daya: ci gaban tattalin arziki yana ci gaba da kasancewa ba a warware ba.</p> <p>Duk da cewa na janye daga jam'iyyar mulki ta "Movimiento Regeneración Nacional" shekaru da suka wuce saboda na yi imanin cewa tana ɗaukar wata ƙarya na dimokiradiyya domin tura manufar ta, a ranar 23 ga Satumba 2024, na yi ritaya daga wannan jam'iyya saboda na yi imani cewa tana ƙarfafa, tare da wasu matsaloli, al'adun sanayya da bautar gumaka. https://www.instagram.com/p/DARWPxjSUG5/</p>
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<p>This marks the end of my political relationship with them and any political or legitimate support from me toward this movement. As you may have noticed, I have long used all my wisdom and political skills to expand the kingdom of Heaven.</p> <p>When the current Mexican president took office on October 1, 2024, I watched with concern as she adopted practices of idolatry similar to those promoted by the previous president, turning to false pre-Hispanic gods.</p> <p>It seems as if she wants to lead the Mexican people down the same path of idol worship through her government, which has never led to anything good, as it results in corruption and more deception which keeps the country trapped in lies and myths.</p> <p>I believe it is essential to raise our voices and call for reflection.</p> <p>In fact, during a quick trip in the third week of October, I had the opportunity to visit Mexico City and preach the gospel in some of its most emblematic places, including the castle of Chapultepec, the Hunter, the Angel of the Independence, and the Reforma Monument.</p> <p>One of these places was the Zócalo, in front of the National Palace. From there, I made a public call for repentance because I sincerely hope that our president will reconsider and change course before dragging the nation toward these terrible practices. https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/</p> <p>That day, it seemed like it was going to rain. However, many people passing by stopped to listen to the message.</p> <p>Among all the signs of appreciation I received from people while doing this, one man came up to me and said: "What you're saying is true. I think we all know it, but no one dares to say it openly."</p>	<p>Wannan yana nufin ƙarshen haɗin gwiwar siyasa da ni tare da su da kuma kowanne irin goyon baya na siyasa ko na gaskiya ga wannan ƙungiya. Kamar yadda zaku iya lura, na dade ina amfani da dukkan hikimomi da ƙwarewar siyasa na domin faɗaɗa mulkin Aljanna.</p> <p>Lokacin da shugaban Ƙasar Mexiko ta yanzu ta fara aiki a ranar 1 ga Oktoba 2024, na kalli abin cikin damuwa yayin da ta rungumi ayyukan bautar gumaka da suka yi kama da waɗanda shugaban Ƙasar da suka gabata ya ɗora, tana komawa zuwa alloli na ƙarya daga zamanin kafin zuwan Turawa.</p> <p>Yana yi kamar tana son jagorantar al'ummar Mexiko cikin wannan hanya ta bautar gumaka ta hanyar gwamnatin, wanda ba ya haifar da wani abu mai kyau, domin yana haifar da cin hanci da ƙarya wanda ke ci gaba da riƙe ƙasar cikin ƙarya da tatsuniyoyi.</p> <p>Na yi imanin cewa yana da muhimanci mu daga muryarmu kuma mu kira ga tunani mai zurfi.</p> <p>A gaskiya, a cikin wata tafiya mai sauri a cikin mako na uku na watan Oktoba, na sami damar ziyartar **Birnin Mexiko kuma na yi wa'azi a cikin wasu daga cikin wurare mafi shahararrun garin, ciki har da Gidan Tarihi na Chapultepec, Hunter, Malam Muhammad, Angel of the Independence, da Monument of Reforma.</p> <p>Daya daga cikin waɗannan wurare shine Zócalo, a gaban Palamenti na Ƙasar. Daga nan, na yi kira na jama'a domin tuba saboda ina fatan gaske cewa shugabanmu zai sake tunani da sauya hanya kafin ya jawo ƙasar cikin waɗannan mummunan dabi'u. https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/</p> <p>A wannan ranar, yana yi kamar zai yi ruwan sama. Duk da haka, mutane da dama da suka tafi a wajen sun tsaya suna sauraron saƙon.</p> <p>Daga cikin dukkanin godiya da na samu daga mutane yayin da nake yin wannan, wani mutum ya zo wurina ya ce: "Abin da kake faɗi gaskiya ne. Ina tsammanin duk muna sanin hakan, amma babu wanda ya taɓa cewa shi fili."</p>
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<p>On another note, we are supporting Jorge, a missionary who is going to India. He will arrive in Durango in the third week of November to visit local churches with Tesoros Puros and share his vision of how businesses can be a channel for missions and seek spiritual support.</p> <p>Maybe Jorge hasn't realized it, but his life has deeply inspired me and helped me find the wisdom I had been looking for.</p> <p>All these events have been a source of inspiration for the last two ideas I will share at the end of this collection. I believe that the Holy Spirit, in a miraculous way, has helped me fit all the pieces together to solve the crossroads I was at.</p> <p>The main point I want to share with you here is clear: I won't keep anything to myself.</p> <p>I will do everything in my power to share with as many people as possible the gift of salvation that Christ Jesus offers to anyone who decides to repent.</p> <p>Paraphrasing C.S. Lewis, I would like "on the day of my earthly death, may there be a celebration in hell because I am finally out of the battlefield."</p> <p>Still, I admit that I continue to make many mistakes, and there are still parts of my character that need to be corrected. My life is far from perfect, and it has not been free of difficulties.</p> <p>In fact, since October 2021, I feel that the challenges have increased. Every time I think there's an opportunity to fulfill my desire to form a Christian family, it slips through my fingers without me understanding the real reason behind of this.</p> <p>My two cents is that as social chaos and geopolitical events grow, it becomes harder for anyone to predict the future and, at the same time, be prepared for what's to come.</p> <p>However, I've seen how faith, like a mustard seed, can produce abundant fruit with even the smallest efforts.</p>	<p>A wani batu kuma, muna tallafa wa Jorge, wani maishinari wanda zai tafi Indiya. Zai iso Durango a mako na uku na Nuwamba don ziyartar cocin-cocin gida tare da Tesoros Puros da kuma raba hangen nesa da yadda kasuwanci zai iya zama hanya don yin aikin mishan da neman goyon bayan ruhaniya.</p> <p>Watakila Jorge bai gane ba, amma rayuwarsa ta kasance abin wahayi gare ni kuma ta taimaka mini samun hikimar da nake nema.</p> <p>Wannan dukkanin abubuwan da suka faru sun zama tushen wahayi ga ra'ayoyi guda biyu na karshe da zan raba a karshen wannan tarin. Na yi imanin cewa Ruhun Mai Tsarki, ta hanyar mu'ujiza, ya taimaka mini hada dukkan sassan don warware matsalar da nake ciki.</p> <p>Mafi mahimmancin abu da nake son raba muku anan yana da sauƙi: Ba zan riƙe komai a kaina ba.</p> <p>Zan yi duk abin da nake da iko da shi don raba wa mafi yawan mutane yadda aka ba da kyautar ceto da Kristi Yesu ya ba wa kowanne mutum da ya yanke shawarar tuba.</p> <p>Idan na sake fassara C.S. Lewis, ina so "a ranar mutuwata na duniya, a Kasar jahannama za a yi murna domin na karshe na fita daga filin daga."</p> <p>Duk da haka, na amince cewa har yanzu ina yin kuskure da yawa, kuma har yanzu akwai wasu sassa na halayena da suke buƙatar gyara. Rayuwata ba ta kammala ba, kuma ba ta samu cikakken tsari ba.</p> <p>A gaskiya, tun daga Oktoba 2021, na ji cewa kalubale sun karu. Kowanne lokaci da nake ganin akwai dama don cika burina na kafa iyalin Kirista, yana wuce min ba tare da na fahimci dalilin da ya sa hakan ba.</p> <p>Ra'ayina guda biyu shine cewa kamar yadda rikicin zamantakewa da abubuwan da ke faruwa na duniya ke karuwa, yana zama mai wuya ga kowa ya hasashen abin da zai faru a gaba da kuma a lokaci guda ya shirya domin abin da zai zo.</p> <p>Duk da haka, na ga yadda imani, kamar fwayar mustadi, zai iya haifar da karin fruits tare da kofarin mafi kanƙanta.</p>
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<p>I am amazed by the impact of every action and everything that follows from doing things with wisdom and intrinsic value. I had a taste of something similar in the 2018 Mexican election. But this time, it's different. No matter how small an action seems related to the gospel, it becomes incredibly powerful in God's hands.</p> <p>With a little bit of faith, amazing and wonderful things can happen.</p> <p>Today, I believe that Christianity is expanding more globally, driven by the Church and the personal witness of evangelism I see everywhere, even in the midst of difficulties, which brings me great peace.</p> <p>I feel at peace with the path I've taken so far and with a clear conscience regarding the testimony of Jesus I've tried to share in this world. To this day, I believe I've been faithful to what God has entrusted me with, and I am ready to give a good account of my actions.</p> <p>To be honest, since I published the book "How to Value your Days" in September 2022, I have put into practice the method of the "creative week" that I describe there.</p> <p>In the book, my main argument is that one week of wise decisions can produce better results than a month of foolish decisions.</p> <p>By focusing on small, wise daily actions, I estimate that applying these principles with discipline for a quarter can be equivalent to making up for a lost year in a common life.</p> <p>With the same approach, I believe that six months of practicing this algorithm could make up for three years of lost time, while a full year of disciplined practice could recover six or seven years.</p> <p>Since August 28, 2022, when I finished that book, 815 days have passed, or 115 weeks.</p> <p>Although we haven't reached the 150 weeks I had envisioned after finishing that book, I am convinced that these efforts have supported at least a 1.1% weekly growth rate of Christianity in what's within my reach.</p>	<p>Ina mamakin tasirin kowace hanya da duk abin da ya biyo baya daga yin abubuwa da hikima da kima ta asali. Na gwada wani abu makamancin haka a zaben kasar Mexico na 2018. Amma wannan lokacin, ya bambanta. Ko da kuwa aikin yana da karamin haɗi da bishara, yana zama mai karfi sosai a hannun Allah.</p> <p>Da ɗan imani, abubuwa masu ban mamaki da al'ajabi na iya faruwa.</p> <p>A yau, na yi imani cewa Kiristanci yana faɗaɗa a duniya, yana gudana ta cikin Cocin da shaida ta mutum na yada bishara da nake gani a ko'ina, ko a cikin mawuyacin hali, wanda ke kawo mini babban kwanciyar hankali.</p> <p>Ina jin kwanciyar hankali da tafarkin da na ɗauka har zuwa yanzu da kuma tare da kyakkyawar masaniya game da shaida na Yesu da na yi kofarin rabawa a cikin wannan duniya. Har yau, ina ganin cewa na kasance mai aminci ga abin da Allah ya ba ni, kuma na shirya ba da cikakken bayani game da ayyukana.</p> <p>A gaskiya, tun daga lokacin da na buga littafin "Yadda Ake Kimanta Ranaku" a watan Satumban 2022, na fara amfani da hanyar "mako mai kirkira" da na bayyana a ciki.</p> <p>A cikin littafin, hujja ta mafi girma ita ce cewa mako guda na yanke shawarar hikima zai iya samar da mafi kyawun sakamako fiye da wata guda na yanke shawara maras hikima.</p> <p>Ta hanyar mai da hankali kan kananan ayyuka na yau da kullum masu hikima, ina kimanta cewa aikace-aikacen waɗannan ka'idojin da tsari na shekaru uku zai iya zama daidai da dawo da shekara guda da aka rasa a cikin rayuwa ta yau da kullum.</p> <p>Da wannan hanyar, ina ganin cewa watanni shida na yin wannan aiki na algorithm zai iya mayar da shekaru uku da aka rasa, yayin da cikakken shekara guda na aiki da tsari zai iya dawo da shekaru shida ko bakwai.</p> <p>Tun daga ranar 28 ga Agusta 2022, lokacin da na gama wannan littafi, kwanaki 815 sun wuce, ko makonni 115.</p> <p>Ko da yake ba mu kai makonni 150 da na hango bayan kammala wannan littafi ba, ina da tabbacin cewa waɗannan kofarin sun goyi bayan akalla 1.1% na ci gaban Kiristanci a cikin abin da ke cikin iyakokin da na iya samu.</p>
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<p>With current technology, like smartphones and social media, I also believe that the statistics used by some Christian ministries are outdated, and the strength of Christianity in the whole world is much greater today than just a few years ago.</p> <p>Christianity has regained such strength in the world that you can see it as the power that recently helped Donald Trump win in the United States just a few days ago.</p> <p>My conclusion after 2.2 years of discovering the wisdom of the "creative week" that God designed is that, according to my calculations, I have been able to make up for more than 15 years lost to foolish decisions.</p> <p>I didn't do anything. The Lord gave all of this into my hands. But I feel that I've replaced all the lost time with the fruits of repentance, which I trust will bring even more fruit toward eternal life.</p> <p style="text-align: center;">* * *</p>	<p>Tare da fasaha ta yanzu, kamar wayoyin salula da kafafen sada zumunta, ina kuma ganin cewa kididdigar da wasu ayyukan Kiristanci ke amfani da ita tana tsufa, kuma ƙarfinsu a duniya yana da girma sosai a yau fiye da shekaru kaɗan da suka gabata.</p> <p>Kiristanci ya dawo da ƙarfinsa a duniya har yanzu zaka iya ganin shi a matsayin ikon da kwanan nan ya taimaka wa Donald Trump nasara a Amurka a cikin 'yan kwanaki da suka wuce.</p> <p>Kammalawa ta bayan shekaru 2.2 na gano hikimar "mako mai ƙirƙira" da Allah ya tsara shi ne cewa, bisa ga lissafina, na iya mayar da fiye da shekaru 15 da aka rasa ta yanke shawarar rashin hikima.</p> <p>Ban yi wani abu ba. Ubangiji ne ya ba ni duka wannan a hannuna. Amma ina jin cewa na maye gurbin duk lokacin da aka rasa da 'ya'yan tuba, wanda nake tsammanin zai kawo ƙarin 'ya'ya zuwa ga rayuwa ta dindindin.</p> <p style="text-align: center;">* * *</p>
<p>Geopolitical risk and Comunicación de Guillermo</p> <p>The impact of the war between Ukraine and Russia on Alibaba's stock price taught me something important.</p> <p>Even though I believe my investment thesis is correct, we are reaching a point in history where we cannot ignore geopolitical risk.</p> <p>Even when predictions and business theories you think you understand seem well-founded, the global political reality can change quickly and affect what was once considered stable.</p> <p>The impact of these events is not limited to big nations or corporations; it also affects our everyday decisions and long-term strategies.</p> <p>This is how I decided to adapt the "Comunicación de Guillermo" newsletter.</p>	<p>Hadarin geopolitics da Sadarwar Guillermo</p> <p>Tasirin yaƙin tsakanin Ukraine da Rasha akan farashin hannun jari na Alibaba ya koya mini wani abu mai muhimmanci.</p> <p>Ko da yake ina ganin hujjar saka hannun jari ta daidai ne, muna isa ga wani lokaci a tarihinmu inda ba za mu iya watsi da hadarin geopolitics ba.</p> <p>Ko da lokacin da hasashen da ka yi ko ka fahimci ka'idojin kasuwanci suna da tushe mai kyau, gaskiyar siyasar duniya na iya canzawa cikin sauri kuma ta shafi abin da aka ɗauka a matsayin tsayayye.</p> <p>Tasirin waɗannan abubuwan ba ya tsaya kawai ga manyan ƙasashe ko kamfanoni; yana kuma shafar dukkanin yanke shawarar yau da kullum da dabarun dogon lokaci.</p> <p>Wannan shi ne yadda na yanke shawarar daidaita wasiƙar "Sadarwar Guillermo".</p>

<p>If you prefer to receive it in English, you can subscribe here: https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960.</p> <p>If you speak Spanish, you can subscribe here: https://guillermoestmon.substack.com/</p> <p>The goal of this initiative is to help as many people as possible understand reality in an accessible way, as if Warren Buffett were writing to his mom.</p> <p>I couldn't think of a better name, but if you have any suggestions, I'd be happy to hear them.</p> <p style="text-align: center;">* * *</p> <p>A sensible approach to the unavoidable future</p> <p>It might seem strange, but for me, writing these lines and publishing them is not easy. I never imagined in my wildest dreams that I would be sharing something like this, especially not in this context of Bina.</p> <p>Perhaps, with different choices, my life would be different. First, because I missed my first opportunity to start a Christian family, though I have faith that the God of miracles has something good planned for me.</p> <p>But now, serving the Lord, I believe I have regained more than a lost decade of my life.</p> <p>Although I still long to be a father, I don't consider myself naive. I see how things are unfolding, and I notice everything is changing very quickly, so I feel I am prepared spiritually, mentally, and physically for whatever comes next.</p> <p>I'm also sure that, for a few years now, it should not surprise any of you to know my beliefs about Christianity and how its values are changing the way I see reality.</p> <p>My commitment to you, as friends and shareholders of Bina, remains intact. Essentially, my focus continues to be: to use the capital contributed by shareholders and invest them in extraordinary businesses at reasonable prices.</p>	<p>Idan kana son samun wannan a cikin Turanci, zaka iya yin rajista a nan: https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960 .</p> <p>Idan kana magana da Spanish, zaka iya yin rajista a nan: https://guillermoestmon.substack.com/</p> <p>Manufar wannan shiri shine taimakawa mutane da dama su fahimci gaskiya cikin hanya mai sauƙi, kamar yadda Warren Buffett zai rubuta wa mahaiƙiyarsa.</p> <p>Ban iya tunanin wani suna mafi kyau ba, amma idan kana da wasu shawarwari, zan kasance cikin farin ciki don jin su.</p> <p style="text-align: center;">* * *</p> <p>Hanyar hankali ga makomar da ba za a guje mata ba</p> <p>Zai iya zama abin mamaki, amma a gare ni, rubuta waƙannan layukan da wallafa su ba abu mai sauƙi ba ne. Ban taƙa tunanin a mafarkaina ba cewa zan raba wani abu mai irin wannan, musamman ba a cikin wannan yanayin na Bina.</p> <p>Wata kila, tare da zaɓuɓɓuka daban-daban, rayuwata za ta kasance daban. Na farko, saboda na rasa damar ta farko na fara gina iyalin Kirista, ko da yake ina da imani cewa Allah na mu'ujiza yana da wani abu mai kyau da ya tanadar min.</p> <p>Amma yanzu, cikin hidimar Ubangiji, ina ganin na dawo da fiye da shekaru goma da aka rasa na rayuwata.</p> <p>Ko da yake har yanzu ina kaunar zama uba, ba na ganin kaina a matsayin mai rashin sani. Ina ganin yadda abubuwa ke tafiya, kuma ina lura cewa komai yana canzawa cikin sauri, don haka ina jin cewa na shirya ruhaniya, tunani, da jiki don duk abin da zai zo.</p> <p>Hakanan, na tabbata cewa, tun daga shekaru da dama da suka gabata, bai kamata wani daga cikinku ya yi mamaki ba idan ya san ra'ayina game da Kiristanci da yadda dabi'insa ke canza yadda nake ganin gaskiya.</p> <p>Sadaukarwa ta gare ku, a matsayin abokai da masu hannun jari na Bina, tana nan lafiya. Ainihin, hangen nesana har yanzu yana nan: amfani da jarin da masu hannun jari suka bayar da saka su a cikin kasuwanni masu ban mamaki a farashin da ya dace.</p>
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<p>However, it is clear to me that this is now being shaped by a philosophy of life that is richer, broader, and deeper.</p> <p>For me, it is very clear that in less than five years, the world as we know it will transform into something different, and what we are living today may be just a vague memory.</p> <p>You may not agree with what I've shared and decide to withdraw your investment. If that's the case, I won't stop you, because your capital has always been yours. Please contact me if that's the case.</p> <p>But regardless of whether you agree or disagree with everything I've shared, I believe that, as a shareholder of Bina, you are facing a trilemma with this vision:</p> <ol style="list-style-type: none"> 1. I am lying to you. 2. I've gone crazy or I am deceived by false ideas that dominate my imagination, and they have numbed my conscience. 3. I am telling you the truth. <p>If you think I'm lying to you and that my intention is to scam you like one of the many dishonest people I've mentioned in this letter, please contact me so you can withdraw your investment in Bina as soon as possible.</p> <p>One of my principles is to only keep healthy, fruitful, and trusting relationships. On my side, I believe what I'm saying is true, and I wouldn't joke about something so important.</p> <p>If you decide to trust my sincerity, then a dilemma arises: Am I correct in these ideas, or am I terribly wrong?</p> <p>But even if I am wrong, I have reasons to believe that our investment thesis is sound and will protect our interests.</p>	<p>Duk da haka, a gare ni, yana bayyana cewa yanzu wannan yana samun tsarin tunani na rayuwa wanda ya fi kayatarwa, fadi, da zurfi.</p> <p>A gare ni, yana da matuƙar bayyana cewa cikin ƙasa da shekaru biyar, duniya yadda muka sani za ta canza zuwa wani abu daban, kuma abin da muke rayuwa a yau zai iya zama kamar wani ƙwaƙwalwar tsufa kawai.</p> <p>Wataƙila ba za ka yarda da abin da na raba ba, kuma ka yanke shawarar cire jarinka. Idan haka ne, ba zan dakatar da kai ba, saboda jarinka koyaushe naka ne. Don Allah a tuntuƙe ni idan haka ne.</p> <p>Amma duk da ko kana yarda ko ba ka yarda da duk abin da na raba, ina ganin cewa, a matsayin mai hannun jari na Bina, kana fuskantar wani tsayayyen ra'ayi tare da wannan hangen nesan:</p> <ol style="list-style-type: none"> 1. Ina ƙarya maka. 2. Na tafi hauka ko kuma ina cin zarafin tunani mara kyau wanda ke rinjayar tunani na, kuma ya sa hankali na ya lalace. 3. Ina gaya maka gaskiya. <p>Idan kana tunanin ina ƙarya maka kuma cewa manufata ita ce ta yaudare ka kamar yadda ɗaya daga cikin mutanen banza da na ambata a cikin wannan wasikar, don Allah tuntuƙe ni domin ka cire jarinka daga Bina da wuri.</p> <p>Daya daga cikin ƙa'idodina shine in adana ƙaƙƙarfan, mai amfani, da dangantaka mai amana. A gefena, ina ganin abin da nake fadi gaskiya ne, kuma ba zan yi banza da wani abu mai mahimmanci ba.</p> <p>Idan ka yanke shawarar amincewa da gaskiyar ni, to wata tambaya ta taso: Shin ni na yi daidai da waɗannan ra'ayoyin, ko kuwa na yi kuskure mai girma?</p> <p>Amma ko da kuwa na yi kuskure, ina da dalilai na gaskata cewa manufar jarinmu tana da tushe mai kyau kuma za ta kare sha'awar mu.</p>
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<p>First, I base this on a reasoning developed by Jeff Van Duzer in his book "Why Business Matters to God?" while I was researching the ideas Jorge shared with me when I met him, which I described in detail in the idea just before this one.</p> <p>https://www.amazon.com/Why-Business-Matters-God-Still/dp/0830838880</p> <p>The reasoning goes something like this: First of all, no one knows for sure the exact mechanism of what's called the "end times," and interpretations of this topic are often full of speculation and debate.</p> <p>However, there is a solid perspective, which I personally support, called "continuity."</p> <p>In many passages of the Scriptures, both in the Old and in the New Testament, we see that the work we do and the way we do it are very important to God.</p> <p>Some of us believe that every action we take in our lives has the potential to be a sacred service to God.</p> <p>This theology, from the early days of Christianity, highlights the idea that there is no longer a physical temple; rather, we ourselves are the temple where the Holy Spirit dwells.</p> <p>Professional work then becomes a central service, as my beloved Catholic friends from the Panamericana University would say, an "Opus Dei," which enriches our relationship with God and our purpose in life.</p> <p>We cannot be sure what the Heavenly Jerusalem will look like, although we suspect that God will take the best of this world to build or use in this new city.</p> <p>A key question arises then: Will our work in this life endure, and does it matter to God?</p>	<p>Da farko, na gina wannan bisa ga tunanin da Jeff Van Duzer ya bayyana a cikin littafinsa "Why Business Matters to God?" yayin da nake bincike kan ra'ayoyin da Jorge ya raba min lokacin da na haɗu da shi, wanda na bayyana dalla-dalla a cikin ra'ayin da ya gabata kafin wannan.</p> <p>https://www.amazon.com/Why-Business-Matters-God-Still/dp/0830838880</p> <p>Tunanin yana tafiya kamar haka: Da farko, babu wanda ya san da tabbas yadda tsarin abin da ake kira "lokacin karshen duniya" zai kasance, kuma fassarar wannan batu sau da yawa tana cike da hasashe da muhawara.</p> <p>Duk da haka, akwai ra'ayi mai karfi, wanda ni kaina na goyi bayan, wanda ake kira "ci gaba."</p> <p>A cikin ayoyi da dama na Littafi Mai Tsarki, duka a Tsohon Alkawari da Sabon Alkawari, muna ganin cewa aikin da muke yi da kuma yadda muke yin sa yana da matuƙar muhimmanci ga Allah.</p> <p>Wasu daga cikinmu muna ganin cewa kowace aiki da muke yi a rayuwarmu na iya zama hidima mai tsarki ga Allah.</p> <p>Wannan ilimin addini, tun daga farkon zamanin Kiristanci, yana haskaka ra'ayin cewa ba a kara samun haikalin jiki ba; a maimakon haka, mu ne haikalin da Ruhu Mai Tsarki yake zaune a cikinsa.</p> <p>Aikin kwararru sai ya zama hidima ta musamman, kamar yadda abokaina masu daraja daga Jami'ar Panamericana za su faɗa, "Opus Dei," wanda ke kara yalwa ga dangantakarmu da Allah da kuma manufarmu a rayuwa.</p> <p>Ba za mu iya tabbatar da yadda Birnin Aljanna zai kasance ba, kodayake muna zaton cewa Allah zai ɗauki mafi kyawun abubuwan duniya nan don gina ko amfani da su a wannan sabuwar birni.</p> <p>Daga nan sai wani muhimmin tambaya ta taso: Shin aikinmu a wannan rayuwa zai dade, kuma yana da muhimmanci ga Allah?</p>
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<p>To answer it, in practice, we encounter three philosophical perspectives within Christianity:</p> <p>1. The Agnostics:</p> <p>They are in constant uncertainty.</p> <p>They believe the world itself is flawed, that in some way, God made an error by creating a world subject to corruption, and that prophecies are ambiguous or symbolic.</p> <p>According to this view, we cannot expect the value of our efforts to continue in the new reality, as the promises are vague and only assure us of salvation through Christ's sacrifice.</p> <p>This view helps us understand that we cannot anticipate what will happen with this reality when we move on to the next.</p> <p>2. The Enthusiasts of Annihilation:</p> <p>They believe in a complete break between this world and the one to come, based on chapter 3 of the Second Letter of Peter.</p> <p>According to them, the world will be destroyed by fire and replaced by a new one.</p> <p>They point out that the Heavenly Jerusalem descends from heaven as an exclusive gift from God, pure and spotless, where humans, with their impurities, cannot contribute.</p> <p>For them, human work is just a means to sustain life here but has no intrinsic value, suggesting it is pointless to strive here.</p> <p>In their view, they ignore that Genesis states God created all things good.</p> <p>They also leave a question in the air: if work were insignificant, why would a good God call us to work, strive, and be courageous?</p>	<p>Don amsa wannan, a aikace, muna fuskantar ra'ayoyi guda uku na falsafa a cikin Kiristanci:</p> <p>1. Agnostiks:</p> <p>Suna cikin rashin tabbas koyaushe.</p> <p>Suna ganin duniya kanta tana da kuskure, cewa a wani hanya, Allah ya yi kuskure wajen kirƙirar duniya da ke ƙarƙashin lalacewa, kuma cewa annabce-annabce suna da ma'ana ko alamomi.</p> <p>A cewar wannan ra'ayi, ba za mu iya tsammanin Ƙimar ƙoƙarinmu za ta ci gaba a cikin sabuwar gaskiyar ba, domin alkawuran suna da rauni kuma suna tabbatar da cewa za mu sami ceto kawai ta wurin hadayar Almasihu.</p> <p>Wannan ra'ayi yana taimaka mana fahimtar cewa ba za mu iya hango abin da zai faru da wannan gaskiya ba idan muka tashi zuwa ta gaba.</p> <p>2. Masu Bege na Karshe:</p> <p>Suna gaskata cewa akwai cikakken karyewa tsakanin wannan duniya da ta gaba, bisa ga babi na 3 na Wasikar Petero ta 2.</p> <p>A cewarsu, duniya za ta lalace da wuta sannan a maye gurbinta da wata sabuwa.</p> <p>Suna nuna cewa Birnin Aljanna zai sauko daga sama a matsayin kyauta ta musamman daga Allah, tsabta da rashin kuskure, inda mutane, da datti na su, ba za su iya ba da gudummawa ba.</p> <p>A gare su, aikin ɗan adam kawai hanya ce don tabbatar da rayuwa a nan, amma ba shi da wani muhimmanci a cikin kansa, yana nuni da cewa yana da wuya mu yi ƙoƙari a nan.</p> <p>A cikin ra'ayinsu, suna watsi da cewa Littafi Mai Tsarki ya ce Allah ya kirƙiri duk abubuwa cikin kyau.</p> <p>Suna kuma barin tambaya a sarari: idan aikin bai da muhimmanci, me ya sa Allah mai kyau zai kira mu mu yi aiki, ƙoƙari, da zama jarumai?</p> <p>3. Adoptin:</p>
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<p>3. Adoption:</p> <p>This is the view I hold. I believe that the work we do matters to God and that its intrinsic value will survive, being purified and transformed to contribute to God's kingdom.</p> <p>The fire mentioned in Peter's letter is purifying, not destructive (1 Corinthians 3:12-15).</p> <p>God cares about the work we do in this world because it has intrinsic value and is connected to an eternal purpose.</p> <p>Through the sacraments of the Lord's Supper and baptism, Christ shows us that material things have a sacred and lasting role.</p> <p>The vision of the New Jerusalem unfolds here, in this reality; it doesn't mean we will be taken up to heaven.</p> <p>The idea that the Heavenly Jerusalem keeps the name "Jerusalem" in Revelation 21 and 22 suggests continuity. For example, this city is founded on the apostles and the twelve tribes of Israel, historical figures that connect the old world with the new.</p> <p>In this new reality, God, in His sovereignty, chooses to dwell among His people in the holy city established within our reality. It's there that the kings of the earth bring their splendor (Revelation 21:24).</p> <p>So, I believe that our work has a role in God's plan, and He will act through His Spirit in human works, incorporating what has value into the New Jerusalem.</p> <p>Since God has plans that include both this world and the one to come, we can trust that His will shall prevail in the new reality, and that He will remain sovereign.</p> <p>God will act through His Spirit in human work, and, in special and unexpected moments, His intervention will become even clearer at the end of times.</p>	<p>Wannan shine ra'ayin da nake da shi. Ina gaskata cewa aikin da muke yi yana da muhimmanci ga Allah kuma cewa kifar sa na cikin zuciya za ta ci gaba, ta tsarkake kuma ta canza domin ta ba da gudummawa ga mulkin Allah.</p> <p>Wutar da aka ambata a cikin wasikar Petero tana tsarkakewa, ba lalacewa ba (1 Korantiyawa 3:12-15).</p> <p>Allah yana kula da aikin da muke yi a cikin wannan duniya saboda yana da kima a cikin kansa kuma yana da alaƙa da manufar har abada.</p> <p>Ta hanyar azumin cin abinci da kuma bautar ruwa, Almasihu yana nuna mana cewa abubuwan duniya suna da muhimmanci kuma suna da tasiri na dindindin.</p> <p>Ra'ayin Sabon Yerusalam yana bayyana a nan, a cikin wannan gaskiyar; ba yana nufin za a ɗauke mu zuwa sama ba.</p> <p>Ra'ayin cewa Sabon Yerusalam yana riƙe da sunan "Yerusalam" a cikin Littafi Mai Tsarki na lamba 21 da 22 yana nuni da ci gaba. Alal misali, wannan birni yana bisa ga manzanni da kabilu goma sha biyu na Isra'ila, wadanda suka haɗa da tarihi na tsohuwar duniya da sabuwar duniya.</p> <p>A cikin wannan sabuwar gaskiya, Allah, cikin iko da Mulkinsa, yana zaɓar zama tare da mutanensa a cikin birnin mai tsarki da aka kafa a cikin gaskiyar mu. A nan ne sarakunan duniya za su kawo haskensu (Wahayi 21:24).</p> <p>Don haka, ina gaskata cewa aikinmu yana da rawa a cikin shirin Allah, kuma zai yi aiki ta hanyar Ruhu Mai Tsarki a cikin ayyukan ɗan adam, yana haɗa abin da ke da kima cikin Sabon Yerusalam.</p> <p>Tunda Allah yana da shirye-shiryen da suka haɗa da wannan duniya da kuma ta gaba, za mu iya dogara da cewa nufinsa zai yi nasara a cikin sabuwar gaskiyar, kuma zai ci gaba da kasancewa mai iko.</p> <p>Allah zai yi aiki ta hanyar Ruhu Mai Tsarki a cikin aikin ɗan adam, kuma, a cikin lokuta na musamman da marasa tsammani, shigarwarSa zai bayyana sosai a ƙarshen zamani.</p>
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<p>There is no “Plan B.” From Genesis to Revelation, God’s intentions are revealed consistently. The peace designed for the Garden of Eden is the same peace we will experience in the eternal city, the New Jerusalem, our future reality.</p> <p>This doesn’t mean that all work contributes to the kingdom of God, as God Himself will judge and purify our works and deeds.</p> <p>Work that has intrinsic value will be transformed to shape the new world in the Heavenly Jerusalem. I imagine this new world could include, for instance, a Heavenly Mexico, a Heavenly Durango, a Heavenly Paris or London, a Heavenly New York, and even a Heavenly Guadalajara.</p> <p>God is certainly already at work in human history.</p> <p>Take the case of the Bible. God inspired specific people to write with their own hands the greatest story ever told, His “Word.”</p> <p>In a similar way, God creates temporary and tangible realities in our world through the lives of those willing to pay the cost of being His disciples, to take up their cross, and follow Him.</p> <p>So this divine call isn’t limited to the spiritual; it invites us to actively participate in business, building God’s kingdom here, in this reality.</p> <p>This call includes all areas of our life, even in activities like Bina.</p> <p>When you allocate a portion of the trust you have earned through your work to Bina, you gain rights over Bina's shares. Bina, in turn, invests in businesses, acquiring titles that grant certain rights over these.</p> <p>But before moving on to the next idea, what about the culture I mentioned earlier, like the one dominated by fraudsters and liars in Mexico's business and daily life?</p>	<p>Babu “Shirin B.” Daga Farawa har zuwa Wahayi, manufar Allah tana bayyana a kowane lokaci. Zaman lafiya da aka tsara don Lambun Eden yana dāya da zaman lafiya da za mu samu a cikin birnin dindindin, Sabon Yerusalam, gaskiyar mu ta nan gaba.</p> <p>Wannan ba yana nufin cewa dukkan aikin yana ba da gudummawa ga mulkin Allah ba, domin Allah kansa zai yi hukunci da tsarkake ayyukanmu da ayyukanmu.</p> <p>Aikin da ke da kima a cikin kansa zai canza don tsara sabuwar duniya a cikin Sabon Yerusalam na Sama. Ina tsammanin wannan sabuwar duniya na iya haɗawa, alal misali, da Heavenly Mexico, Heavenly Durango, Heavenly Paris ko London, Heavenly New York, da ko da Heavenly Guadalajara.</p> <p>Tabbas, Allah yana aiki a cikin tarihin ɗan adam.</p> <p>Duba misalin Littafi Mai Tsarki. Allah ya ba wa wasu mutane wahayi su rubuta da hannunsu labarin mafi girma da aka taɓa faɗi, “Kalma” Ta.</p> <p>A cikin irin wannan hanya, Allah yana kirƙirar gaskiyoyi na ɗan lokaci da na zahiri a cikin duniyarmu ta hanyar rayuwar waɗanda ke son biya ƙoƙari don zama almajiransa, ɗaukar gicciye nasu, da bin shi.</p> <p>Don haka, wannan kiran mai tsarki ba ya iyakance ga abin ruhaniya; yana gayyatar mu shiga cikin kasuwanci, gina mulkin Allah a nan, a cikin wannan gaskiyar.</p> <p>Wannan kiran yana haɗa da dukkanin fannoni na rayuwarmu, har ma da ayyukan kamar Bina.</p> <p>Idan ka ware wani ɓangare na amana da ka samu ta hanyar aikinka zuwa Bina, kana samun haƙƙoƙi kan hannayen jarin Bina. Bina, a cikin juyin, yana zuba jari a cikin kasuwanni, yana sayen takardun shaida da ke ba da wasu haƙƙoƙi kan waɗannan.</p> <p>Amma kafin mu ci gaba da wannan ra'ayi, mene ne game da al'adar da na ambata a baya, kamar wadda ta mamaye taƙarkararru da masu ƙarya a cikin kasuwancin Mexico da rayuwar yau da kullum?</p>
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<p>Here, 20th-century theologian Richard Niebuhr emphasized the importance of integrating faith into everyday life and proposed five paradigms that believers can adopt to face a challenging secular culture:</p> <ol style="list-style-type: none"> 1. Christ Against Culture. The injustice and corruption in the world would lead us to isolate ourselves and wait outside, without getting involved, as if business and politics were incompatible with faith. 2. Christ of Culture. Here, there is no real tension between Christ and the demands of everyday culture. 3. Christ Above Culture. In this paradigm, businesses that follow the values of God's kingdom find harmony with the world. 4. Christ Beyond Culture. This view sees Christ's calling as an ethical force that lifts us above the demands of the dominant culture. 5. Christ and Culture in Paradox. The Christian lives in constant tension between the demands of the world and those of Christ, enduring the world's corruption while awaiting final transformation. 6. Christ, the Transformer of Culture. This recognizes the corruption in culture, but Christians, through the Holy Spirit, are called to redeem it by practicing business that reflects the values of God's kingdom. <p>All these ideas I have explained to you are the reference and prelude to consider Bina's role in the future.</p> <p style="text-align: center;">* * *</p>	<p>A nan, malamin addini na karni na 20, Richard Niebuhr, ya jaddada muhimmancin haɗa imani da rayuwar yau da kullum, kuma ya gabatar da ka'idoji guda biyar da masu imani za su iya dɓauka don fuskantar al'adar duniya mai kalubale:</p> <ol style="list-style-type: none"> 1. Alkarya ta Kristi da Al'adu. Zalunci da cin hanci a cikin duniya zai sa mu ware kanmu da zama a gefe, ba tare da shiga cikin al'amura ba, kamar yadda kasuwanci da siyasa suke da sabani da imani. 2. Kristi na Al'adu. A nan, babu wata matsala ta gaske tsakanin Kristi da bukatun al'adar yau da kullum. 3. Kristi a Sama da Al'adu. A wannan tsarin, kasuwanni da ke bin kimomin mulkin Illah suna samun daidaito da duniya. 4. Kristi Bayan Al'adu. Wannan ra'ayi yana ganin kiran Kristi a matsayin karfin dabi'a da ke daga mu sama da bukatun al'adar da ke mulki. 5. Kristi da Al'adu a cikin Sabani. Kiristoci suna rayuwa a cikin matsanancin damuwa tsakanin bukatun duniya da na Kristi, suna jurewa cin hanci da lalacewar duniya yayin jiran canji na karshe. 6. Kristi, Mai Canza Al'adu. Wannan yana gane lalacewar al'adu, amma Kiristoci, ta hanyar Ruhu Mai Tsarki, an kira su su fanshe ta ta hanyar gudanar da kasuwanci da ya dace da kimomin mulkin Illah. <p>Dukkan waɗannan ra'ayoyin da na bayyana muku suna zama hujja da shahararrun jagorori na la'akari da matsayin Bina a cikin nan gaba.</p> <p style="text-align: center;">* * *</p>
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<p>Bina as mission</p> <p>God cares deeply about what we do in this world.</p> <p>Since Bina’s intrinsic value lies in holding valuable assets, it’s possible that the best parts of our rights here will remain and transition into the new reality.</p> <p>If the viewpoint I’m proposing is correct, then God will use the best of Bina to help build the new reality where we will enjoy His Presence.</p> <p>For example, the rights you hold now in “the new Bina” may give us access to the best of “the new Alibaba.”</p> <p>To me, it would be logical for a rational businessperson, when considering this outlook, to focus on acquiring rights in the most valuable parts of each industry, as much as possible.</p> <p>With the capital you invest in Bina, we have the chance to select the best of each industry, as we have the “intrinsic value map” outlined in the ideas shared previously. https://bina.mx/inicio/global-map-of-intrinsic-value/</p> <p>However, you don’t need Bina to follow this approach.</p> <p>You could pursue this path on your own or trust it to someone you consider wise and careful.</p> <p>As for us, I believe that through Bina, we can fulfill this mission carefully and with integrity, within our abilities.</p> <p>So far, I believe I’ve followed the guidance of the Holy Spirit, and I’ll continue to treat Bina with the utmost respect as part of my service to God.</p> <p>The story of Noah in Genesis 6 is a fitting example here.</p> <p>God saw the corruption and violence in humanity, so He decided to bring judgment upon the ancient world.</p>	<p>Bina a matsayin aikin manufa</p> <p>Illah yana kula sosai da abin da muke yi a cikin wannan duniya.</p> <p>Tunda kimar ainihin Bina tana cikin rike kadarorin masu muhimmanci, yana yiwuwa cewa mafi kyawun ɓangarorin haƙƙinmu a nan za su ci gaba kuma su canza zuwa sabuwar duniya.</p> <p>Idan ra'ayin da nake bayarwa yana da kyau, to Illah zai yi amfani da mafi kyau daga Bina don taimakawa wajen gina sabuwar duniya inda za mu more kasancewarsa.</p> <p>Misali, haƙƙin da kake da su yanzu a cikin "sabuwar Bina" zai iya ba mu damar samun mafi kyawun "sabuwar Alibaba."</p> <p>A gare ni, zai zama mai ma'ana ga mai kasuwanci mai hankali, idan yana la'akari da wannan hangen nesa, don mayar da hankali kan samun haƙƙoƙi a cikin mafi muhimmancin sassan kowace masana'antu, gwargwadon yadda zai yiwu.</p> <p>Tare da babban jari da kake zuba a Bina, muna da damar zaɓar mafi kyawun sassan kowace masana'antu, kamar yadda muka tsara "taswirar kimar ainihi" cikin ra'ayoyin da aka raba a baya. https://bina.mx/inicio/global-map-of-intrinsic-value/</p> <p>Amma ba sai ka bi wannan hanyar ta Bina ba.</p> <p>Zaka iya bin wannan hanya naka ko ka miƙa shi ga wani da kake ganin yana da hikima da hankali.</p> <p>A gare mu, ina ganin cewa ta hanyar Bina, za mu iya cika wannan aikin cikin kulawa da gaskiya, cikin iyawar mu.</p> <p>Har zuwa yanzu, ina ganin na bi shawarwarin Ruhu Mai Tsarki, kuma zan ci gaba da mu'amala da Bina da girmamawa, a matsayin wani ɓangare na hidimata ga Illah.</p> <p>Labarin Nuhu a cikin Littafi Mai Tsarki 6 misali ne mai kyau a nan.</p> <p>Illah ya ga lalacewa da tashin hankali a cikin bil'adama, don haka ya yanke shawarar kawo hukunci a kan tsohuwar duniya.</p>
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<p>However, Noah found grace before God’s eyes, and by following His instructions, he built an ark to save his family and a pair of each kind of every living creature.</p> <p>Noah didn’t have to bring every single animal on earth onto the ark. He only needed the feline ancestor of cats, lions, tigers, and pumas; the canine ancestor of wolves and domestic dogs; in other words, only the essential seed of each kind that needed to be preserved was enough.</p> <p>When the flood came, Noah and those on the ark survived, while everything else from the old world perished.</p> <p>Today, I see Bina as a modern ark, though our mission isn’t to preserve living creatures, but to acquire stakes in the world’s best businesses.</p> <p>I feel a deep sense of peace knowing that, in obedience, I’m doing my part by writing this letter to you, giving you a wider view of what we’ve built up to this point. To me, this is more than a meaningful story.</p> <p>I believe that Bina won’t be the only vehicle that moves into the next reality, but I’m confident it will be one that does.</p> <p>Our competitive edge, compared to other vehicles, doesn’t come from how clearly I understand this reality or the wisdom that has guided me to avoid harm. It simply comes from being blessed with obedient faith in the power of the Holy Spirit.</p> <p>With this perspective, I can confidently say that Bina is designed to move from the current world into the one that’s coming, where we will live eternally.</p> <p>So, at Bina, we will acquire shares in the most solid businesses across each industry, according to our abilities and resources.</p> <p>This vision is simple because I believe the Holy Spirit has designed our model, making it achievable and scalable based on the resources we receive.</p>	<p>Duk da haka, Nuhu ya sami girmamawa a gaban Allah, kuma ta bin umarninSa, ya gina jirgin ruwan don ceto iyalinSa da kuma kowanne nau’i na dabbobi biyu daga kowanne irin halitta mai rai.</p> <p>Nuhu bai kawo kowanne dabbobi daga duniya zuwa jirgin ruwan ba. Abin da ya ke bukata kawai shi ne tushe na dabbobin karnuka, wanda zai zama tsohon jinin kyanwa, zaki, damisa, da kuma puma; da kuma tushen karnuka na zaki da karnuka na gida; wato, abu kawai da ya zama dole don a adana shi ne ya isa.</p> <p>Lokacin da ambaliyar ta zo, Nuhu da wadanda ke cikin jirgin ruwan sun tsira, yayin da dukkanin abubuwan daga tsohuwar duniya suka halaka.</p> <p>A yau, ina ganin Bina a matsayin jirgin ruwan zamani, kodayake aikinsa ba shine don adana dabbobi masu rai ba, sai dai don samun hannayen jari a cikin mafi kyawun kasuwanci a duniya.</p> <p>Ina jin babban kwanciyar hankali na sanin cewa, cikin biyayya, ina yin rawar da ta dace ta hanyar rubuta wannan wasika zuwa gare ku, domin ba ku damar fahimtar fadin abin da muka gina zuwa wannan lokaci. A gare ni, wannan ba kawai labari mai ma’ana ba ne.</p> <p>Ina da imani cewa Bina ba zai zama kawai abin hawa da zai tafi cikin sabuwar duniya ba, amma ina da tabbacin zai kasance daya daga cikin wadanda za su tafi.</p> <p>Fa’idar mu a matsayin abokan fafatawa, idan aka kwatanta da sauran hanyoyin, ba ta fito daga yadda na fahimci wannan duniya ko hikimar da ta jagorance ni wajen kaucewa cutarwa. Abu ne mai sauki, yana fitowa daga samun albarka da imanin biyayya a cikin Karfin Ruhu Mai Tsarki.</p> <p>Tare da wannan hangen nesa, zan iya cewa da tabbaci cewa Bina an tsara shi don motsawa daga wannan duniya zuwa sabuwar duniya, inda za mu rayu har abada.</p> <p>Don haka, a Bina, za mu samu hannayen jari a cikin kasuwancin mafi karfi a kowace masana’antu, bisa ga iyawarmu da albarkatun da muke da su.</p> <p>Wannan hangen nesa yana da sauki saboda ina da imani cewa Ruhu Mai Tsarki ya tsara tsarinmu, wanda ya sanya shi mai yiwuwa da kuma mai fa’ida bisa ga albarkatun da muke samu.</p>
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<p>With this thesis, Bina can welcome practically an unlimited number of new shareholders from all over the world as well, and I trust that as resources come in, the Lord will show me how to use them wisely to overcome the challenges the world will face in the coming years.</p> <p>How does this affect Bina as it is now?</p> <p>Today, I believe our position in Alibaba is exceptionally strong and valuable. However, if at any point I were to lose your trust, I would need to sell this position.</p> <p>I'm interested in keeping this investment and its potential. If you wish to exit, I won't hold you back, but if you would consider giving me a little extra notice, it would allow one of the remaining shareholders to buy your share.</p> <p>The good news is that, so far, I feel I have the support of Bina's main investors. As far as I know, none have committed funds that put their financial stability at risk.</p> <p>Also, Bina has no debts or obligations that limit us, which allows us to face any high-risk financial or economic challenges.</p> <p>We'll see what happens after you receive this message.</p> <p>With this new strategy, I understand that as new contributions come in, the impact of our position in Alibaba will decrease, since we'll be diversifying broadly into nearly all business sectors worldwide.</p> <p>In a way, we'll be moving away from how I originally conceived Bina, which was similar to Berkshire Hathaway. We'll still be a collection of strong businesses, but we'll become more like a super index focused on the quality of the world's most valuable businesses.</p> <p>Of course, we're not in the United States of 1965, and I am not Warren Buffett.</p> <p>Although he doesn't know I exist, I see Buffett as the best possible teacher I could get. I thank God for letting me witness the remarkable career of the greatest investor of all time.</p>	<p>Da wannan gabatarwa, Bina zai iya karɓar kusan adadin masu hannun jari ba tare da iyaka ba daga ko'ina cikin duniya, kuma ina da tabbacin cewa kamar yadda albarkatun ke shiga, Ubangiji zai nuna mini yadda zan yi amfani da su da hikima don shawo kan kalubalen da duniya za ta fuskanta a cikin shekarun da ke tafe.</p> <p>Yaya wannan zai shafi Bina kamar yadda take yanzu?</p> <p>A yau, ina ganin matsayinmu a Alibaba yana da ƙarfi da kima sosai. Koyaya, idan wani lokaci na rasa amincewar ku, zai zama dole in sayar da wannan matsayin.</p> <p>Ina sha'awar kiyaye wannan zuba jari da yuwuwar da ke cikinsa. Idan kuna son fita, ba zan hana ku ba, amma idan za ku yi la'akari da ba ni ɗan lokaci na ƙarin sanarwa, zai ba da damar ɗayan masu hannun jari da suka rage su saya hannun jari na ku.</p> <p>Labari mai kyau shi ne, har yanzu, ina jin cewa ina da goyon bayan manyan masu zuba jari na Bina. Kamar yadda na sani, babu wanda ya sanya kuɗin da zai iya sanya tsaron kuɗin su cikin haɗari.</p> <p>Hakanan, Bina ba ta da bashi ko wani nauyi da zai iyakance mu, wanda yake ba mu damar fuskantar kowanne irin haɗarin kuɗi ko tattalin arziki.</p> <p>Za mu ga abin da zai faru bayan kun karɓi wannan saƙon.</p> <p>Tare da wannan sabon tsarin, na fahimci cewa kamar yadda sabon gudummawa ke shiga, tasirin matsayinmu a Alibaba zai ragu, tunda za mu rarraba cikin fannoni masu yawa na kasuwanci a duk faɗin duniya.</p> <p>A wata hanya, za mu kasance muna tashi daga yadda na tsara Bina a asali, wanda ya yi kama da Berkshire Hathaway. Har yanzu za mu kasance tarin kasuwanci masu ƙarfi, amma za mu zama kamar babban jeri mai mai da hankali kan ingancin kasuwancin mafi kima a duniya.</p> <p>Tabbas, ba mu cikin Amurka ta shekarar 1965, kuma ni ba ni ne Warren Buffett ba.</p> <p>Ko da yake bai san cewa ina nan ba, ina ganin Buffett a matsayin mafi kyawun malami da zan iya samu. Ina gode wa Allah da ya ba ni damar shaida kyakkyawar aikinsa na mai zuba jari mafi ƙarfi a duniya.</p>
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<p>I am grateful to God and bless Warren Buffett's life, as he has been a profound inspiration to me. Still, I don't believe God's intent for Bina was ever to copy Buffett's approach exactly.</p> <p>Looking back, I now understand a bit better the purpose of restarting operations in 2021, which fills me with joy.</p> <p>For Bina, each investment decision will be more than just a calculation.</p> <p>Each acquisition will be backed by a thoughtful thesis, and one of my responsibilities is to ensure that every business we acquire has strong economic fundamentals and provides lasting intrinsic value, ideally relevant even in a transcendent vision like the "new Jerusalem."</p> <p>This approach is an interesting challenge for me.</p> <p>I helped develop our algorithm, and I find in this work a source of enjoyment and satisfaction I never expected.</p> <p>I am not driven by any grand ambitions; I don't believe Bina will save the world, nor do I think I am special for this task.</p> <p>I only know I have prepared my whole life to fulfill this responsibility.</p> <p>Bina is not something to boast about, nor is it a source of personal pride; rather, I see it as a duty.</p> <p>I don't want anyone to feel pressured. We don't need to convince anyone else to join Bina right now.</p> <p>Bina is exactly the size God wants it to be in November 2024.</p> <p>What I've learned in recent years is that truly valuable things, like Bina, don't rely on a specific size to be meaningful; they rely on obedience to God. So, we work with what we have, just as Moses freed over a million people with only a staff, through the power of the Holy Spirit.</p>	<p>Ina gode wa Allah kuma ina albishir da rayuwar Warren Buffett, domin ya kasance babban tushen wahayi a gare ni. Amma har yanzu, ban yarda da niyyar Allah game da Bina ita ce kwaikwayon hanyar Buffett ba.</p> <p>Idan na duba baya, yanzu na fahimci wani abu game da manufar farfadowa da ayyuka a shekarar 2021, wanda ya cika ni da farin ciki.</p> <p>Ga Bina, kowanne shawara na zuba jari zai zama fiye da kawai lissafi.</p> <p>Kowanne saye zai kasance da goyon bayan hujja mai zurfi, kuma daya daga cikin alhakin da nake dauke da shi shi ne tabbatar da cewa kowanne kasuwanci da muka saye yana da tushe mai karfi na tattalin arziki da kuma samar da kimar da zata dore, wadda zai zama mai ma'ana har ma a hangen nesa na ruhaniya kamar "sabuwar Yerusalam."</p> <p>Wannan hanyar na kasance mai kalubale mai ban sha'awa a gare ni.</p> <p>Na taimaka wajen haɓaka algoritim dinmu, kuma na gano wannan aiki a matsayin tushen jin dadi da gamsuwa da ban taɓa tsammani ba.</p> <p>Ba na dauke da wata babban buri; ban yarda da cewa Bina za ta ceci duniya ba, kuma ba na ganin na musamman don wannan aikin.</p> <p>Abin da kawai na sani shi ne na shirya rayuwata gaba ɗaya don cika wannan alhaki.</p> <p>Bina ba wani abu ne da za a yi alfahari da shi ba, kuma ba wata tushen alfahari ta kaina ba; maimakon haka, na ga shi a matsayin aiki ne.</p> <p>Ba na son wani ya ji kamar yana karƙashin matsin lamba. Ba mu bukarar mu tabbatar da kowa ya shiga Bina a yanzu.</p> <p>Bina tana daidai da girman da Allah yake so ya kasance a watan Nuwamba 2024.</p> <p>Abin da na koya a cikin shekarun da suka gabata shi ne cewa abubuwa masu kima, kamar Bina, ba sa dogara da wani girma na musamman don su zama masu ma'ana; suna dogara ne akan biyayya ga Allah. Saboda haka, muna aiki da abin da muke da shi, kamar yadda Musa ya ceto fiye da miliyan ɗaya na mutane tare da sanda kawai, ta Kwazo na Ruhu Mai Tsarki.</p>
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<p>In other words, in the larger scheme of things, Bina’s initiative, though modest in size, has a unique importance. In Christ’s eyes, it’s comparable to Berkshire Hathaway, and that’s all that matters.</p> <p>Through the “Comunicación de Guillermo” newsletter, I’ll aim to connect with family offices and hedge funds within my reach.</p> <p>I’ve also received an invitation from Luis Rubén Chávez to collaborate with Zenfi, an opportunity to share some of my ideas in Mexico.</p> <p>It’s already a high-end financial health platform with over 1 million users. https://www.zenfi.mx/</p> <p>When we agreed to work together on this, he mentioned something interesting at the end: “There’s no downside, only upside for both of us.”</p> <p>Rubén is right; through Zenfi’s blog, I can publish monthly.</p> <p>While I’ve noticed that several thousand people read my thoughts on personal finance, which is a small but satisfying contribution to financial health in Mexico, I’m not sure many of them are interested in Bina. You can see my blog posts to date here (in Spanish): https://blog.zenfi.mx/profile/guillermo-estefani/</p> <p>I am sure that Bina’s current shareholders are not the only wise people in the world, and that there are families with wise members who have many questions about what is going on and how the future will unfold.</p> <p>Perhaps some of them will find answers in Bina’s mission and in what I share here.</p> <p>God will provide new partners, shareholders, friends and resources.</p> <p>If no new resources come in, I believe that our geopolitical position and our stake in Alibaba are strong enough to bring good results over the coming years, even at our modest size—unless the value grows much faster than I expect.</p>	<p>A cikin wasu kalmomi, a cikin babban tsarin abubuwa, shirin Bina, kodayake kanƙanta a girma, yana da muhimmanci na musamman. A idanun Almasihu, yana daidai da Berkshire Hathaway, kuma wannan shine abu mafi muhimmanci.</p> <p>Ta hanyar jaridar “Comunicación de Guillermo,” zan yi koƙarin haɗa hannu da ofisoshin iyali da hedji fandaji da ke cikin abin da na iya samu.</p> <p>Na kuma samu gayyata daga Luis Rubén Chávez don yin haɗin gwiwa da Zenfi, wata dama don raba wasu daga cikin ra'ayoyina a Mexico.</p> <p>Yanzu haka, Zenfi wata dandamali ce ta lafiya ta kuɗi mai daraja tare da fiye da masu amfani miliyan ɗaya. https://www.zenfi.mx/</p> <p>Lokacin da muka yarda mu yi aiki tare a wannan, ya ambaci wani abu mai ban sha'awa a kanshe: “Babu wani rashi, kawai karin ribar ga duka mu.”</p> <p>Rubén ya yi daidai; ta hanyar shafin blog na Zenfi, zan iya buga rubuce-rubuce kowane wata.</p> <p>Duk da cewa na lura da cewa dubban mutane suna karanta tunani na kan kuɗi na mutum, wanda yana da kanƙanwa amma yana da gamsuwa ga lafiyar kuɗi a Mexico, ban tabbata cewa da yawa daga cikinsu suna sha'awar Bina ba. Kuna iya ganin rubuce-rubucena har zuwa yanzu a nan (a cikin Sifaniyanci): https://blog.zenfi.mx/profile/guillermo-estefani/</p> <p>Na tabbata cewa masu hannun jari na Bina na yanzu ba su ne kawai masu hikima a duniya ba, kuma akwai iyalai da ke da mambobi masu hikima waɗanda ke da tambayoyi da dama game da abin da ke faruwa da yadda makoma za ta kasance.</p> <p>Wataƙila wasu daga cikinsu za su sami amsoshi a cikin manufar Bina da abin da nake raba a nan.</p> <p>Illah zai samar da sabbin abokan haɗin gwiwa, masu hannun jari, abokai, da albarkatu.</p> <p>Idan ba a samu sabbin albarkatu ba, ina ganin cewa matsayinmu na geopolitics da hannun jari da muke da shi a Alibaba yana da ƙarfi sosai don kawo kyawawan sakamako a cikin shekaru masu zuwa, ko da a ƙaramin girmanmu—sai dai idan ƙimar ta tashi fiye da yadda nake tsammani.</p>
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<p>I genuinely hope to see the final shape that God will give to Bina over time.</p> <p>Our new investment vehicle will only be limited by the capacity of our Mexican brokerage.</p> <p>However, if we have enough resources, I don't see any obstacle to scaling easily through a deal with an international brokerage that gives us access to all public companies worldwide.</p> <p>Now, coming back to the dilemma I present to you—assuming I am being fully honest with you—there is a chance that I may be wrong about everything I've said in this collection of ideas that I believe to be true.</p> <p>If that's the case, in five years, each share of Bina will still represent a portion of the best businesses that exist in this world.</p> <p>I sincerely don't see how things could go wrong if we follow this plan. In my view, only my teacher Warren Buffett has surpassed this brilliant idea.</p> <p>I don't claim credit for it, because for something that some might see as “mundane” like designing Bina, all the glory and honor truly belong to Jesus Christ.</p> <p>In other words, I never would have come to this wonderful conclusion if I hadn't gone through everything I've explained in this letter. So, the credit goes to Christ. For me, it's a joint effort where He inspires, and I am the one who writes it down.</p> <p>Why does this message need to come in a letter like this? Why should it be me and not someone else writing to you? Why should you be the one reading this and not someone else? Why would something like this come from a country like Mexico? And why something so valuable from an unlikely region like Durango?</p> <p>My answer is that I have no idea why things are the way they are. Sometimes, I simply accept them with joy, trusting that God will do powerful work with His Mighty Hand.</p>	<p>Ina fatan gaske zan ga yadda Allah zai tsara Bina a cikin lokaci.</p> <p>Sabon hanyarmu ta zuba jari za ta kasance iyakance ne kawai da Karfin dillalanmu na Mexico.</p> <p>Duk da haka, idan muna da isassun albarkatu, ban ga wata matsala wajen haɓaka sauƙi ta hanyar kirƙirar haɗin gwiwa da dillali na ƙasa da ƙasa wanda zai ba mu damar shiga dukkanin kamfanonin kasuwanci na duniya ba.</p> <p>Yanzu, a dawo da matsalar da na gabatar muku—idan na kasance mai gaskiya da ku—yana yiwuwa na yi kuskure game da duk abin da na fada a cikin wannan tarin ra'ayoyin da nake ganin gaskiya ne.</p> <p>Idan hakan ya kasance, cikin shekaru biyar, kowanne hannun jari na Bina zai ci gaba da wakiltar wani ɓangare na mafi kyawun kasuwanni da ke akwai a wannan duniya.</p> <p>Ba na ganin yadda abubuwa za su tafi ba daidai idan muka bi wannan shiri. A ra'ayina, sai dai Malamin na Warren Buffett ne ya fi wannan tunani mai haske.</p> <p>Ba na ɗaukar yabo a kansa, saboda ga wani abu da wasu za su iya ganin a matsayin "na yau da kullum" kamar tsara Bina, duk ɗaukaka da girma na gaske suna belongs ga Yesu Almasihu.</p> <p>A cikin wasu kalmomi, ba zan taɓa samun wannan kyakkyawar kammala ba idan ban wuce duk abin da na bayyana a cikin wannan wasiƙa ba. Saboda haka, yabo yana zuwa ga Almasihu. A gare ni, wannan ƙoƙari ne na haɗin gwiwa inda Shi ke ba da wahayi, ni kuma ne ke rubuta shi.</p> <p>Me ya sa wannan saƙo ya kamata ya zo cikin wasiƙa irin wannan? Me ya sa ya kamata in kasance ni, ba wani ba, na rubuta muku? Me ya sa ya kamata ku kasance ku karanta wannan, ba wani ba? Me zai sa wani abu irin wannan ya fito daga ƙasa kamar Mexico? Kuma me zai sa wani abu mai ƙima daga wata yanki mai wahala kamar Durango?</p> <p>Amsata ita ce cewa ban san dalilin da yasa abubuwa suke yadda suke ba. Wasu lokuta, kawai ina karɓar su cikin farin ciki, na dogara da cewa Allah zai yi aiki mai ƙarfi da Hannunsa Mai Girma</p>
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What I am sure of is that these actions will be written in the Book of Life, and in the future, we will share them joyfully with other generations.

If you came across this message by what seems like chance and want to learn how to become part of Bina, send me a message at bina.ormasel@gmail.com

Abin da nake tabbatar da shi shi ne cewa waɗannan ayyukan za a rubuta su a cikin Littafin Rayuwa, kuma a nan gaba, za mu raba su da farin ciki tare da sauran zuriyoyi.

Idan ka same wannan sakon ta yadda zai yi kama da dama, kuma kana son koyon yadda zaka zama ɓangare na Bina, tura min saƙo a bina.ormasel@gmail.com