

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/>

Kumbukumbu kuhusu hati hii: Madhumuni ya tafsiri hii ni kusaidia wasomaji kufikia kwa urahisi mawazo makuu kutoka kwa barua ya awali kwa wamiliki wetu, ambayo iliandikwa kwa Kihispania.

Sina ujuzi wa lugha iliyotumika katika tafsiri hii, hivyo juhudi hii ilifanywa kwa kutumia akili bandia, hivyo siwezi kuhakikisha kuwa inarudisha muktadha wote niliotaka kuwasilisha au kwamba maelezo yote yameelezwa kwa usahihi. Kwa sehemu ambapo uelewa unakosekana, napendekeza kumjibu toleo la Kiingereza.

Ripoti kamili kwa lugha ya Kihispania na Kiingereza inapatikana hapa: <https://bina.mx/inicio/reportes-anuales-y-trimestrales/2024-anual/>

Tafsiri nyingine za barua hii zinaweza kuonyeshwa kwa kufuata kiungo kilichopo hapa: <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:	Nimejumuisha jedwali la maudhui hapa chini ili kusaidia kuelewa kile ninachotaribu kuelezea:
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Progress of Bina's intrinsic value per share	Maendeleo ya thamani ya asili ya hisa za Bina
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Geopolitical risk and Comunicación de Guillermo	Hatari ya kijiografia na Comunicación de Guillermo
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Letter to the Shareholders of Bina Ormasel, SAPI de CV	Barua kwa Wamiliki wa Bina Ormasel, SAPI de CV
<p>To the shareholders of Bina Ormasel SAPI de CV:</p>	<p>Kwa wamiliki wa Bina Ormasel SAPI de CV:</p>
<p>The year at Bina</p>	<p>Mwaka katika Bina</p>
<p>First, let's go to the numbers.</p>	<p>Kwanza, tuangalie nambari.</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>“Ripoti yetu ya mapato” inaonyesha kuwa katika mwaka wa 2023, tulikuwa na faida ya jumla ya neto ya \$49,191 pesos. Katika mwaka wa 2024, kiasi hiki kiliongezeka mara 3.4, kufikia \$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>Katika soko, nambari hii hutumika sana kwa maamuzi, hasa miongoni mwa wafanyabiashara wa hisa. Ikiwa tungekuwa maarufu zaidi, baadhi ya wachambuzi wangeweza kudhani hivi: “Ikiwa Bina inaweza kufikia ukuaji huu kutoka 2023 hadi 2024, ni ukuaji gani tunaweza kutarajia katika 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>Mapato ya jumla yana vipengele viwili. Kwanza ni mapato ya neto, ambayo yanahusiana na matokeo ya kiutendaji ya biashara. Katika mwaka wa 2023, Bina iliripoti faida ya neto ya \$17,466 pesos, wakati katika mwaka wa 2024, tulikuwa na hasara ya \$2,654. Tukijumlisha miaka yote miwili, tunapata faida ya jumla ya \$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>Kipengele cha pili ni faida ya mtaji kutoka kwa hisa zetu. Katika mwaka wa 2023, faida hii ilikuwa \$31,724 pesos, na katika mwaka wa 2024, iliongezeka hadi \$170,460 pesos, jumla ya \$202,184 pesos kwa miaka miwili.</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>Aina hizi mbili za faida ni muhimu, lakini zina tafsiri tofauti. Hivyo, ikiwa unafikiria biashara yoyote, pendekezo langu ni kulenga umakini wako kwenye mapato kabla ya kodi, kwani haya yanaonyesha maamuzi ya kiutendaji yanayoendesha shughuli za biashara kwa kweli.</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>Katika kesi yetu, faida ya kiutendaji katika mwaka wa 2023 ilitokana na shughuli nilizozitaja katika ripoti ya mwaka jana, ambazo nitaelezea kwa undani zaidi baadaye. Hasara ya 2024 ilitokana na ada za benki zilizolipwa ili tu kuweka akaunti wazi.</p>
<p>On the other hand, capital gains are different. They are calculated based on valuation rules that determine asset values.</p>	<p>Kwa upande mwingine, faida ya mtaji ni tofauti. Inahesabiwa kwa misingi ya kanuni za tathmini zinazohusu thamani za mali.</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.

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.

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.

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.

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What’s interesting here is that these differences between market perception and reality create all sorts of opportunities for those trained to spot them.

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.

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Progress of Bina's intrinsic value per share	Maendeleo ya Thamani ya Asili ya Hisa za Bina
<p>More numbers.</p>	<p>Namba zaidi.</p>
<p>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.</p>	<p>Hatuhitaji kugundua tena gurudumu. Lengo letu kuu ni sawa na lile la Berkshire Hathaway ya Warren Buffett, na ndiyo sababu ya awali ya kuwepo kwetu.</p>
<p>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.</p>	<p>Bina ni kampuni ya Mexico inayolenga kitu rahisi: kufikia utendaji wa wastani bora kuliko biashara za Marekani kwa muda mrefu.</p>
<p>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.</p>	<p>Katika miezi 43 ambayo tumekuwa tukifanya kazi, tunapojilinganisha kila mwaka na soko la Marekani, tunaonekana "kufungwa" kwa kushinda mara mbili kila mmoja. Hata hivyo, kwa jumla ya faida, tuko kidogo nyuma.</p>
<p>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.</p>	<p>Ingawa tumefanya vizuri zaidi kuliko Marekani katika miaka miwili iliyopita, bado hatujaweza kufidia ucheleweshaji kutoka kwa miaka yetu miwili ya awali. Kwa maneno rahisi: Wakati tulipoanza tena shughuli zetu mnamo Machi 2021, tuliwekeza hisa moja kwa \$100 pesos. Leo, hiyo hiyo hisa inaweza kubadilishwa kwa Bina kwa \$125 pesos.</p>
<p>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.</p>	<p>Kama ungevua fedha katika mfuko wa hisa unaofuata S&P 500 nchini Marekani na mwingine unaofuata index ya soko ya IPC nchini Mexico, bila ada, ushuru, gharama za manunuzi au usimamizi, dola zako \$100 pesos zingekuwa na thamani ya \$143 pesos katika mfuko wa Marekani na \$111 pesos katika mfuko wa Mexico.</p>
<p>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.</p>	<p>Kwa kuwa tumetangaza hasara ya neto, hakutakuwa na kupiga kura juu ya usambazaji wa gawio. Kwa upande wangu, ningepiga kura kila wakati dhidi ya hilo kwa sababu mfano wetu unaonyesha kwamba tunaweza kuunda angalau \$1 ya thamani ya kitabu kwa kila \$1 ya gawio lililohifadhiwa kwa vipindi vya miaka mitano.</p>
<p>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.</p>	<p>Katika maelezo ya barua hii, ninawasilisha ushahidi thabiti ili kuwasaidia kuona kwamba tumepita lengo hili kwa suala la thamani ya asili, ingawa hii haijaitokeza bado katika thamani ya kitabu ya Bina kwa kila hisa.</p>
<p style="text-align: center;">* * *</p>	<p style="text-align: center;">* * *</p>

Our Investments	Uwekezaji Wetu
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.	Mwisho wa mwaka wa kalenda wa 2024, mtaji wetu ulikuwa umewekezwa katika kampuni ambazo hatuzidhibiti. Hapa chini kuna orodha ya mali zetu kuu kufikia tarehe ya ripoti hii.

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.

Hisa	Kampuni	2024-10-01	
		Gharama* (katika peso elfu za Mexico)	Soko
227	Alibaba Group Holding Limited	\$455.5	\$518.0
9	Bank OZK	4.2	4.2
	Wengine	35.7	14.2
	Jumla ya uwekezaji katika hisa kwa thamani ya soko.	<u>\$495.4</u>	<u>\$536.4</u>

* Hii ndio bei ya ununuzi.

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Fundamental change in Bina	Mabadiliko ya Msingi katika Bina
From now on, Bina will undergo a major change at a fundamental level. This decision comes from how I see reality.	Kuanzia sasa, Bina itapitia mabadiliko makubwa katika ngazi ya msingi. Uamuzi huu unatokana na jinsi ninavyoona hali halisi.
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.	Ninaamini kuwa dunia tunayojua hivi sasa hivi karibuni itakuwa tu kumbukumbu, na kwamba hali yetu halisi itabadilika kwa haraka katika miaka ijayo.
The decision is this: we will keep our current position as long as our resources stay the same.	Uamuzi ni huu: tutahifadhi nafasi yetu ya sasa mradi rasilimali zetu zibaki vile vile.
If we receive new resources and partners, this will bring a major shift in how the intrinsic value of each Bina share is designed.	Ikiwa tutapokea rasilimali mpya na washirika wapya, hii italetta mabadiliko makubwa katika jinsi thamani ya ndani ya kila hisa ya Bina inavyoundwa.
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.	Rasilimali hizo mpya zitakuwa na madhumuni wazi: kujenga mkusanyiko wa haki za biashara za hali ya juu zaidi ambazo tunaweza kununua kutoka kila sekta.

<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>Sehemu za biashara tunazochagua kununua zitachaguliwa kwa makini kwa kuzingatia viwango vya kimataifa, lakini pia zitapunguzwa kulingana na uwezo wa rasilimali zetu.</p> <p>Lengo letu ni kuhifadhi thamani ya kampuni hizi, tukihakikisha kuwa zinaendelea kuwepo na kustawi siku za usoni.</p> <p>Mbinu hii ni tofauti na ile ya Berkshire Hathaway, na pia tofauti na mifuko ya uwekezaji inayofuata faharasa ya S&P 500, ambayo inazingatia kununua hisa za kampuni 500 kubwa zaidi na zinazojulikana zaidi nchini Marekani.</p> <p>Kanuni zilizowekwa katika Mwongozo wa Mmiliki zitaendelea kutumika ndani ya Bina.</p> <p>Hii inajumuisha lengo letu la kuzidi wastani wa utendaji wa biashara za Marekani. Mwongozo huo unaweza kupatikana hapa: 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>Mkutano Wetu wa Kila Mwaka</p> <p>Miaka miwili iliyopita, mkutano wetu wa mwisho wa kila mwaka ulifanyika mtandaoni, na dada yangu pekee alihudhuria.</p> <p>Safari hii, mkutano utafanyika ana kwa ana katika mji wa Durango tarehe 8 Februari 2025.</p> <p>Ili kuamua muundo na mahali pa mkutano, ningependa kujua ikiwa kuna yeyote kati yenu anayependa kuhudhuria mkutano huo ana kwa ana. Hata hivyo, nitajitahidi kupanga matangazo ya mkutano mtandaoni kwa wale ambao hawawezi kufika.</p> <p>Ninaandaa uwasilishaji wa jumla ambao utatumika kama mwongozo wa mkutano huo.</p> <p>Ikiwa unayo maswali yoyote yanayojitokeza unapoisoma ripoti ya kila mwaka, tafadhali shiriki nami. Maswali yako yanaweza kufanana na yale ambayo wengine wanayo lakini hawajisikii huru kuuliza.</p> <p>Kwa kutuma maswali yako mapema, utanipa nafasi ya kuandaa majibu ya kina na kuhakikisha kuwa nashughulikia masuala yote kwa ufanisi iwezekanavyo.</p> <p style="text-align: center;">* * *</p>

<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>Hadi sasa, ninaamini kuwa nimeeleza mambo muhimu kuhusu maendeleo ya Bina tangu tulipoanza tena shughuli zetu hadi leo.</p> <p>Hata hivyo, barua hii ya kila mwaka ni tofauti na ni ndefu zaidi kuliko zile za awali kwa sababu nitajadili mada za kibinafsi, kama maoni yangu juu ya mambo ya kiroho, ambayo huenda yakawashangaza au hata kuwashtua baadhi ya wasomaji.</p> <p>Ingawa lengo langu kuu ni kwa barua hii kusomwa na wanahisa wa sasa wa Bina, ninaelewa kuwa wengine pia wanaweza kuwa na hamu ya kujua yaliyomo.</p> <p>Siiandiki barua hii kwa lengo la kuvutia mtu yeyote nje ya washirika wetu wa sasa, lakini kati ya athari zinazoweza kutokea, kunaweza kuwa na watu ambao wataonyesha nia ya kujiunga na Bina.</p> <p>Ninapoandika barua hii, nawafikiria marafiki wa karibu ambao wamekuwa na imani nami, kama Paco, César, Omali, Antonio, David, na dada yangu Jacqueline. Ninapowafikiria, natambua kuwa baadhi yao wanaweza kuhisi kuchanganyikiwa, wengine wakihisi kuchoka, na baadhi yenu huenda mkachagua kujitenga na mpango huu.</p> <p>Licha ya uamuzi wako wowote, tafadhali fahamu kuwa ninauthamini sana uaminifu wako kwa Bina na urafiki wako. Kusudi langu la kushiriki maelezo haya si kuwachosha, bali ni kutarajia maswali yako na kutoa majibu ya dhati kadri niwezavyo.</p>
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November 9, 2024
Novemba 9, 2024

Guillermo Estefani Monarrez
Chairman of the Board
Mwenyekiti wa Bodi

<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>Mkusanyiko wa Mawazo ya Msingi</p> <p>Mnamo Oktoba 18, nilituma barua pepe kwa wale waliovutiwa na kuongeza au kupunguza uwekezaji wao katika Bina.</p> <p>Sitaki mtazamo wangu juu ya dunia ukushangazeni linapokuja suala la nafasi yenu katika Bina. Ingawa sitarajii kila mtu asome mawazo yote ninayoshiriki hapa chini, ninataka kuhakikisha kuwa mna taarifa muhimu za kufanya maamuzi yaliyo sahihi na yenye ufahamu.</p> <p>Kwa hivyo, kama kiambatanisho cha barua hii, ninashiriki mkusanyiko wa mawazo ya kina. Nimewasilisha mawazo haya kwa njia inayoweza kusaidia kuelewa maono yangu, sababu, mitazamo, na kanuni zinazochoea mabadiliko ya msingi ya Bina.</p> <p>Mawazo haya yanaweza kuonekana kana kwamba hayahusiani moja kwa moja, na ninakubali kuwa mengine yanaweza hata kuonekana kushangaza.</p> <p>Hata hivyo, nina hakika kuwa yatakuwa na manufaa katika kuelewa jinsi nilivyofikia kuunda mawazo yangu kuhusu uhalisia na nafasi muhimu ambayo naamini Bina itachukua ndani ya huo uhalisia.</p> <p style="text-align: center;">* * *</p> <p>Kanuni ya Bina</p> <p>Kwangu, jina Bina ni la kupendeza, ingawa linaweza kuonekana la ajabu kwa sababu haliko katika Kihispania.</p> <p>Tangu utotoni, nilikuwa na bahati ya kupata elimu iliyojengwa juu ya heshima kwa Mungu. Hii ilinijulisha mawazo ya wanatheolojia kadhaa nikiwa mdogo.</p> <p>Miaka mingi iliyopita, mmoja wa wanatheolojia hawa aliniambia kwamba lugha ya Nuhu ilikuwa lugha ya Kisemiti inayojulikana kama "Kiebrania cha Kale."</p> <p>Kulingana na mtazamo huu, hii ndiyo lugha ambayo Mungu alitumia kuwasiliana na Adamu na kizazi chake kupitia Sethi, hadi Nuhu. Katika simulizi hili, Kiebrania kiliendelea kuwepo ndani ya familia ya Abrahamu licha ya mkanganyiko uliotokea Babeli, wakati wanadamu walipopoteza uwezo wa kuelewana kwa sababu ya kuibuka kwa lugha nyingi.</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>Sasa, Kiebrania kinapatikana kwa umma, hasa kutokana na mwanatheolojia wa karne ya 19, James Strong, aliyetengeneza orodha ya Biblia. Huu ulikuwa mradi mkubwa, uliounda faharasa ya kila neno la asili katika Maandiko ya Kiyahudi na Kikristo.</p> <p>Ilijumuisha maneno 5,624 kwa Kigiriki na 8,674 kwa Kiebrania, hivyo wengi wetu tunaosoma maandiko ya Kiyahudi na Kikristo hutumia kamusi hii ili kuyaelewa vyema.</p> <p>Makati ya mwaka 2014, baada ya kusoma kanuni za uwekezaji wa thamani za Ben Graham, niliamua kuanzisha "mradi wa majaribio" kulingana na kile nilichojifunza wakati wa uzoefu wangu katika uchimbaji dhahabu.</p> <p>Lengo langu lilikuwa wazi: kuunda msingi imara wa dhana ambao ungeweza kupanuka. Kwa ajili hiyo, nilifikiria jina linaloweza kuunganishwa na watu kwa njia ya kina na yenye maana.</p> <p>Wakati wa kuchagua jina la Bina, nilichagua lugha ya Kiebrania, kwanza kwa sababu ninajiita mtu ambaye ni sehemu ya watu wa Mungu, na pili kwa sababu nilitaka kila binadamu, hata katika roho zao, kuelewa athari ya jina hili.</p> <p>Nilitafuta maneno yanayohusiana na kanuni za "mwekezaji mwenye busara" na nilijaribu kuyachanganya kwa njia inayosikika vizuri.</p> <p>Nilichagua maneno matatu:</p> <p>"Binah" (#H998), ambalo linamaanisha hekima katika maana ya uelewa, maana, na ukweli.</p> <p>"Ormah" (#H6195), ambalo linarejelea hekima kama busara na ufanisi katika kuchukua hatua.</p> <p>"Sekel" (#H7922), ambalo, ingawa linashabihiana na sarafu ya Israeli, linahusu hekima katika maana ya uelewa na akili.</p> <p>Katika Ayubu 28:28, kuna moja ya maelezo wazi zaidi kuhusu jinsi ya kupata hekima:</p> <p style="text-align: center;">"Ndipo Mungu alipo sema kwa wanadamu, 'Sikilizeni! Heshima kwa Bwana ni hekima, kuzunguka kutoka kwa uovu ni ufahamu.'"</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>Kwangu, hekima ni ya thamani zaidi kuliko dhahabu, fedha, na mawe ya thamani. Ingawa ni rahisi kuhitaji hekima na kuiona kama kitu muhimu katika tunachofanya, hekima ya kweli ni vigumu kupata na hata vigumu zaidi kuitumia kwa usahihi kila wakati.</p> <p>Hata hivyo, na wazo hili la kwanza, ninachotaka kusisitiza ni hili: Sijaribu kulazimisha mtazamo wa kidini wa kimadhehebu au hatari, na hakika sitaki kumfanya mtu yeyote ajisikie vibaya kwa kushiriki mawazo haya.</p> <p>Katika mtindo wa Benito Juárez, nimejaribu kuweka mstari kati ya kile kilicho asili na kuweka mawazo yangu kuhusu mambo ya kimazingira mbali na kile kinachohusiana na Bina. Hata hivyo, hali halisi imenionyesha kuwa haiwezekani kuepuka kuunganisha vipengele vya kimazingira, ambavyo baadhi wanaweza kuona kama burudani, na vipengele vya asili, ambavyo naamini baadhi wanavyoviona kama uhalisia pekee.</p> <p>Na nadhani ni muhimu pia kuwaambia kuwa kuanzia sasa, mawazo haya yatakuwa nguzo ya shughuli za Bina.</p>
<p style="text-align: center;">* * *</p>	<p style="text-align: center;">* * *</p>
<p>Compound gain in understanding</p>	<p>Faida ya kuongezeka kwa uelewa</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>Faida moja wazi ya hekima ni kwamba inapanua uelewa wetu wa uhalisia.</p> <p>Kwa binadamu yoyote, kuelewa uhalisia ni kitu cha thawabu kwa upande wake. Bado sijakutana na mtu ambaye hashangilii kujua kitu kipya.</p> <p>Hata hivyo, kuelewa kuna sifa nyingine nzuri: tunapopanga kile tunachojifunza katika mfumo, uelewa huwa unazaliana kama faida ya kuongezeka.</p> <p>Kwa mfano, masomo kutoka kwa makosa, ikiwa yatachanganywa na nidhamu na hamu ya kweli ya kujifunza, yanaweza kuwa thamani ya kudumu, na ujinga hutoweka haraka.</p> <p>Kwa maneno mengine, mfumo wa Bina unaturuhusu kuwa na thamani zaidi kwa muda kwa kuongeza tu uelewa wetu.</p>

<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>Kuna jambo lingine la ajabu kuhusu maisha ambalo nililifanya sana nilipokuwa nikijihusisha na siasa.</p> <p>Kilicho cha ajabu kuhusu kufanya maamuzi ni kwamba hali mpya huonekana unapogundua kwamba baadhi ya mawazo yalikuwa ya kweli wakati mingine ilikuwa ni udanganyifu tu. Nadhani hii ni sehemu muhimu ya uzoefu wa kibinadamu.</p> <p>Iwe maamuzi ni mazuri au mabaya, unapopata hekima kupitia uelewa sahihi, unagundua kwamba ni sawa mambo kuwa kama yalivyo, na pengine hayawezi kuwa vinginevyo, kwa sababu hiyo ndiyo njia ya kufikia uelewa wa sasa.</p> <p>Kwa mfano, nilipopendekeza kuanzisha upya shughuli karibu miaka minne iliyopita, maono yangu yalikuwa na mipaka zaidi kuliko ninavyoelewa sasa.</p> <p>Natumai nitaeleza hili kwa uwazi wakati nionapo kwamba kama singeanzisha Bina, ningelikuwa sijaelewa hatari na fursa ambazo zilikuwa hazionekani kwangu hapo awali.</p> <p>Nitaonyesha wazo hili kwa mfano halisi kutoka kwa Bina.</p> <p style="text-align: center;">* * *</p> <p>Bina na China</p> <p>Nilifanya makosa ya kimkakati kuhusu msimamo wetu katika Alibaba. Sitaki kuingia kwa undani kutoa maelezo ya kujitetea, bali kutoa mtazamo kuhusu jinsi ninavyoshughulikia mambo kama haya.</p> <p>Nitatumia baadhi ya dhana za kiufundi, hivyo kama kuna jambo lolote lisilo wazi, pengine ni kwa sababu sikulifafanua vizuri. Tafadhali jisikie huru kuwasiliana nami kwa ufafanuzi wowote.</p> <p>Dhana iliyopo nyuma ya msimamo wetu katika Alibaba ni rahisi sana:</p> <p>Alibaba pengine ni kampuni kubwa na inayoongoza katika uchumi unaokua kwa kasi zaidi katika miongo kadhaa iliyopita.</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>Hali yake ya ushindani ikilinganishwa na wenzao wa Asia ni ya kushangaza, na kutokana na vizuizi fulani vya kitamaduni, soko lake linakuwa vigumu kwa wapinzani wake wa Amerika kufikia.</p> <p>Alibaba imeweza kuwa muhimu katika soko lake, nchi ambayo si tu ni kiwanda cha dunia, bali pia mfano wake wa biashara umefanya viwanda vingi vya China kutumia jukwaa lake kusambaza bidhaa zao kimataifa.</p> <p>Kama ningelazimika kuelezea uhusiano kati ya China na Marekani kwa kutumia mfano unaojulikana, ningesema kwamba Marekani ni ndugu mkubwa, wakati China ni ndugu mdogo mwenye hamu, ingawa daima ni mwenye busara linapokuja suala la migogoro.</p> <p>Kwa nguvu yake kubwa ya kijeshi, China mara nyingi hutenda kwa kiasi katika migogoro ya kimataifa kama ile ya Ukraine na Israel, na hata katika mashindano ya kiuchumi na Marekani.</p> <p>Hata hivyo, pia nakiri kwamba China inakutana na udhaifu wa ndani katika mfumo wake.</p> <p>Si udhaifu usioweza kushindwa, lakini kuna kutokuelewana fulani kimaadili kati ya kile kinachamaniwa na utawala wake wa kisoshalisti na hali ya kisiri ya kiroho. Hii inamaanisha, kwa mfano, kwamba maono yake kwa ajili ya siku zijazo ni ya kukata tamaa zaidi, yanayozingatia tu mali, na ni ya kimatendo kidogo kuliko yale ya Marekani.</p> <p>Kwa maneno mengine, ningesema kwamba msimamo wao ni kama huu:</p> <p>“Ubunifu wetu ni tofauti na wa Magharibi.</p> <p>Kupitia nguvu, tutafanya kile ambacho wengine wanakivumbua kive cha bei nafuu, na tutadumisha kiwango cha kubadilisha fedha cha bei nafuu kinachotufanya tusambaze mfumuko wa bei kwa nchi nyingine. Yeyote atakayependa kujiunga nasi anakaribishwa, na wale wasiopenda, waondoke.”</p> <p>Mnamo Aprili 2020, Alibaba ilitangaza mauzo ya dola bilioni 76. Miezi saba baadaye, Novemba, hisa zake zilifikia kiwango cha kihistoria cha dola 307, na kufanya thamani ya soko kufikia dola bilioni 870 wakati huo.</p> <p>Leo, soko linaamini kwamba biashara hii inathamani ya dola bilioni 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>Licha ya kushuka kwa bei ya hisa zake, Alibaba imeendelea kuonyesha faida yake ya ushindani kwa uthabiti katika biashara yake halisi.</p> <p>Sasa, makosa yangu ya kimkakati yalikuwa kuchelewa kugundua yafuatayo:</p> <p>Ingawa China ni uchumi wa pili kwa ukubwa duniani, bado ni nchi inayoendelea yenye kasoro ya kifalsafa niliyoi eleza hapo awali.</p> <p>Ili kuonyesha hili, nitatumia jedwali nililoumba kwa kutumia data kutoka ripoti ya Alibaba, kwa mamilioni ya dola zilizosasishwa hadi leo.</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)

Maelezo ya biashara ya Alibaba	2021	2022	2023	2024	21 vs 24 % mabadiliko ya kweli
Biashara ya ndani nchini China	90,845	62,654	58,370	60,431	(33)
Biashara ya Kimataifa	8,851	9,062	9,960	14,257	61
Huduma za watumiaji wa ndani	6,477	6,542	7,098	8,310	28
Cainiao	6,751	9,736	10,950	13,760	104
Wingu	10,973	14,867	14,620	14,781	35
Vyombo vya habari vya dijitali na burudani	5,651	2,638	2,605	2,938	(48)
Nyingine	419	18,818	19,109	16,305	3,794
Jumla ya mapato	129,966	124,316	122,713	130,782	1
Biashara ya ndani nchini China	35,737	25,144	24,324	27,073	(24)
Biashara ya Kimataifa	(1,696)	(1,553)	(1,191)	(1,242)	(27)
Huduma za watumiaji wa ndani	(5,290)	(4,489)	(3,292)	(3,637)	(31)
Cainiao	(718)	(571)	(512)	(502)	(30)
Wingu	(2,261)	(753)	(728)	(995)	(56)
Vyombo vya habari vya dijitali na burudani	(1,870)	(1,023)	(655)	(959)	(49)
Mipango ya uvumbuzi na wengine	(1,414)	(1,373)	(1,329)	(1,163)	(18)
Haijatengwa	(6,238)	(5,233)	(2,442)	(2,823)	(55)
Faida ya uendeshaji	16,249	10,148	14,176	15,751	(3)

<p>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.</p>	<p>Kwa njia, nambari hasi katika mabadiliko ya hasara za uendeshaji zinaonyesha kwamba wanapoteza pesa kidogo zaidi kila mwaka. Kwa mwaka 2024, nililazimika kukadiria data.</p>
<p>What stands out right away is the drop in the value of sales in dollars from China's domestic commercial business.</p>	<p>Kinachojitokeza mara moja ni kushuka kwa thamani ya mauzo katika dola kutoka kwa biashara ya kibiashara ya ndani ya China.</p>
<p>Keep in mind that many analysts believe China keeps its currency artificially undervalued to encourage exports.</p>	<p>Kumbuka kwamba wachambuzi wengi wanaamini kuwa China inashikilia sarafu yake ikiwa imepunguzwa thamani kwa makusudi ili kuhamasisha mauzo ya nje.</p>
<p>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.</p>	<p>Kinachonivyutia ni kwamba, ingawa China imekumbwa na hali kama viziwi vya janga katika miaka ya hivi karibuni na sasa inajaribu kupona kutokana na changamoto za kiuchumi, mtindo wa biashara wa Alibaba umesalia imara na rahisi kubadilika. Ushahidi wa hili ni kwamba iliweza kurejesha kiwango sawa cha thamani halisi ya jumla ya dola bilioni 130 kufikia mwaka wa 2024.</p>
<p>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.</p>	<p>Hali nyingine ya kushangaza ni jinsi faida ya uendeshaji ilivyobaki juu ya dola bilioni 10 mnamo mwaka wa 2022, ikikaribia kufikia dola bilioni 16 za mwaka wa 2021 kufikia mwaka wa 2024.</p>

<p>Despite the drop in operating profit in China's domestic business (from 35 billion dollars in 2021 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>Licha ya kushuka kwa faida ya uendeshaji katika biashara ya ndani ya China (kutoka dola bilioni 35 mwaka 2021 hadi dola bilioni 27 mwaka 2024), tunaweza kuona kwamba jumla ya hasara kutoka kwa biashara zisizo za kimkakati zimepunguzwa kwa kiasi kikubwa kwa asilimia 42, kutoka hasara ya dola bilioni 19 mwaka 2021 hadi hasara inayokadiriwa ya dola bilioni 11.</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>Jambo jingine la kuzingatia. Mradi tu takwimu hizi ni sahihi, naamini hakuna biashara kama Alibaba duniani, kwani karibu biashara zake zote zinaendelea kukua mwaka baada ya mwaka. Hili linaweza kuwa ishara ya faida ya ushindani na uwepo wa vizuizi vikubwa vya aina mbalimbali vinavyolinda biashara yake.</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>Tukiondoa thamani ya mauzo kutoka biashara ya ndani, ambayo ilishuka kwa theluthi moja kutoka karibu dola bilioni 91 mwaka 2021 hadi zaidi ya dola bilioni 60 mwaka 2024, tunaona kwamba biashara nyingine ziliongezeka kutoka dola bilioni 39 mwaka 2021 hadi dola bilioni 70 mwaka 2024 kwa thamani halisi.</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>Tatizo na maelezo haya ya awali ni kwamba huenda yasifichue kikamilifu kosa nililofanya. Nitakuonyesha jinsi kosa hili linavyoonekana kutoka mtazamo tofauti, ingawa nina hakika utaelewa pia kwa nini Alibaba ni wazo thabiti.</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>Kwa bahati mbaya, ikiwa huna mtazamo sahihi wa kuona uhalisia, kama ilivyokuwa katika hali yangu hapa, ukweli hujulikana tu baada ya muda kupita.</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>Katika jedwali lifuatalo, nitakuonyesha data ya kulinganisha kutoka kwa baadhi ya nchi, nikihesabu ukuaji wa uzalishaji wao wa kiuchumi (Pato la Taifa - GDP) pamoja na mabadiliko ya thamani ya faharasa zao za masoko ya hisa zilizobadilishwa hadi dola. Kumbuka kwamba data hizi mbili si kamilifu, na ninazichukulia tu kama viashiria.</p>

Country	Gross domestic product (trillions of USD)		Change in value of economic output (1)	Market index (units in USD)		Change in value of market index (2)	Market growth / economy growth (2) / (1)
	sep-19	sep-24		sep-19	sep-24		
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

Nchi	Pato la Taifa (trilioni za USD)		Mabadiliko ya thamani ya pato la kiuchumi	Faharasa ya soko (vizio kwa USD)		Mabadiliko ya thamani ya index ya soko	Ukuaji wa soko / ukuaji wa uchumi
	sep-19	sep-24	(1)	sep-19	sep-24	(2)	(2) / (1)
Marekani	21.7	28.8	32 %	2,991	5,702	91 %	2.8
China	13.7	18.4	34 %	420	389	(7) %	(0.2)
Ufaransa	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

I chose September 2019 as the starting point because it's right before we started seeing the effects of the COVID-19 pandemic restrictions.

Remember that each of us interprets the same data differently. One way to interpret it is as follows:

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.

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.

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/>

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.

Nilichagua Septemba 2019 kama mwanzo kwa sababu ilikuwa kabla ya kuanza kuona athari za vikwazo vya janga la COVID-19.

Kumbuka kwamba kila mmoja wetu hufasiri data sawa kwa njia tofauti. Njia moja ya kuifasiri ni kama ifuatavyo:

Uchumi wa Marekani ulikua kwa asilimia 32 katika kipindi hiki. Hata hivyo, ukirekebisha ukuaji huu kwa mfumuko wa bei, lazima uzingatie kwamba uwezo wa ununuzi wa dola ulipungua kwa asilimia 23 kwa jumla. Hii inasaidia kueleza baadhi ya malalamiko ya hivi karibuni nchini Marekani, kama ilivyoonekana kwenye matokeo ya uchaguzi wa karibuni.

Sasa, angalia ukuaji wa thamani ya soko la hisa la Marekani, ambalo liliongezeka kwa asilimia 91 katika kipindi hiki. Hii ni tofauti kubwa sana.

Katika ripoti ya mwaka 2022, niliona kwamba sababu ya hali ya ukuaji mkubwa katika soko la Marekani ilikuwa hasa kutokana na kiwango kikubwa cha fedha zilizotolewa na mfumo wa benki kuu kama sehemu ya sera ya kifedha ya kuzuia mdororo wa uchumi, ikichanganywa na mchakato wa ongezeko la viwango vya riba. Unaweza kuona ripoti hiyo hapa: <https://bina.mx/inicio/reportes-anuales-y-trimestrales/2022-anual/>

Sasa inaonekana benki kuu ya Marekani, Federal Reserve, imeanza mchakato wa kulegeza sera yake ya kifedha. Hata hivyo, kiasi cha fedha taslimu kinachozunguka bado ni tofauti sana na hali ilivyokuwa miaka mitano iliyopita.

<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>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. 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>Sasa tuangalie takwimu za Ufaransa, mwanachama wa NATO, kama uchumi wa uwakilishi wa kinachoendelea barani Ulaya. Kielezo nilichotumia ni CAC 40 (kinachojumuisha kampuni kubwa za Kifaransa kama chapa ya kifahari LVMH, kampuni ya nishati Total, na kampuni ya viwanda Schneider, ambazo zote zinachukuliwa kuwa za kimataifa).</p> <p>Kwa hivyo, wakati uchumi halisi wa Ufaransa umekua kwa asilimia 4 tu (katika kipindi cha miaka mitano!), soko lake la hisa limeongezeka kwa asilimia 34. Hii inaonyesha kuna hamasa kubwa katika soko la hisa kwa kampuni za Kifaransa zilizo na mtazamo wa kimataifa, ambayo haina uhusiano wa moja kwa moja na hali ya uchumi halisi wa Kifaransa.</p> <p>Sasa, tuangalie hali ya nchi yetu pendwa, Mexico. Ukuaji wa uchumi ulikuwa asilimia 30, lakini tukihesabu upotevu wa asilimia 30 wa uwezo wa ununuzi, matokeo si ya kufurahisha.</p> <p>Kwa kuangalia soko la hisa, tunaona ukuaji wa wavu wa asilimia 20 tu. Ingawa takwimu hii inalingana zaidi na uchumi wa Mexico, iko mbali na hali ya ukuaji mkubwa iliyoonekana katika soko la Marekani.</p> <p>Hatimaye, hali ya China pia ni ya kuvutia. Wakati uchumi wake umekua kwa asilimia 34, thamani ya soko lake la hisa imeshuka kwa asilimia 7 kwa wavu kufikia sasa.</p> <p>Pengo hili ni kubwa na linaonyesha athari za sababu maalum kadhaa.</p> <p>Tukumbuke kuwa COVID-19 ilianza China, nchi ambayo mfumo wake wa kisiasa na kiuchumi ni tofauti na ule wa Marekani. Tofauti hii inaweza kuonekana katika jinsi nchi hizi mbili zilivyoshughulikia changamoto ya pamoja kama janga hilo.</p> <p>Kwa mfano, nchini Marekani (na Mexico), kulikuwa na vizuizi vya kutotoka nje na kufungwa kwa biashara zilizochukuliwa kuwa "zisizo za lazima." Hii ilisababisha kusinyaa kwa uchumi kwa kiwango kikubwa na kupotea kwa mamilioni ya ajira kwa muda. Hata hivyo, kufikia katikati ya mwaka 2020, sera zilianza kuwa rahisi zaidi, zisizo kali, na zenye ugatuzi zaidi ikilinganishwa na njia ya China iliyokuwa ya umoja na kali zaidi katika kuendana na "hali mpya."</p>
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<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-subsiary 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>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>Unaweza kukumbuka kwamba wakati dunia ilipoanza kurudi katika hali ya "kawaida," niliamua kuanzisha tena shughuli za Bina.</p> <p>Katika barua ya mwaka 2020 (https://bina.mx/inicio/reportes-anuales-y-trimestrales/2020-anual/), nilionyesha jinsi tulivyoanza kwa kununua hisa mbili za Alibaba Holdings kwa takriban dola 245 kwa kila hisa.</p> <p>Hata hivyo, kufikia Machi 23, 2021, tarehe ya barua hiyo, bei ya hisa ilikuwa imeshuka hadi dola 225. Hili halikuwa jambo la kushangaza, kwani bei hiyo ilikuwa ikishuka kutoka kilele cha dola 320 mnamo Oktoba 2020.</p> <p>Wakati wa vizuizi vya COVID-19, hisa hiyo ilifikia kilele cha zaidi ya dola 300, kutokana na jaribio la Jack Ma la kuifanya kampuni tanzu yake, Ant Group, iwe hadharani.</p> <p>Uuzaji wa awali wa hisa za Ant Group (IPO) ulikuwa umepangwa kufanyika Oktoba 2020, na kama ungefanikiwa, ungekuwa IPO kubwa zaidi duniani. Hamasa hii ilichangia kupanda kwa bei ya hisa wakati huo.</p> <p>Hata hivyo, wakati Jack Ma alipoeleza maoni makali kuhusu hali ya ujumuishaji wa kifedha nchini China, serikali ya China iliingilia kati na kusimamisha mchakato wa IPO. Hatua hiyo ilipunguza kasi ya Alibaba katika masoko.</p> <p>Nina tabia: ninapopata wazo linalovutia, napenda "kuweka mguu" ndani yake na kuliweka kwenye rada yangu badala ya kuliacha lipite. Ninakuwa makini sana na mawazo ninayoruhusu kuchukua umakini wangu. Na hivyo ndivyo nilivyoendelea kufuatilia mwenendo wa Alibaba.</p> <p>Sasa, tangu kilele hicho mnamo Oktoba 2020, bei ya hisa ya Alibaba iliendelea kushuka, ikishuka kutoka dola 310 hadi kufikia kiwango cha chini cha dola 64 mnamo Oktoba 2022.</p> <p>Wakati wa kushuka huku, tuliongeza nafasi yetu: katikati ya mwaka 2021, tulinunua hisa kwa dola 226, na mnamo Desemba ya mwaka huo huo, tulinunua zaidi kwa dola 118.</p> <p>Kadri bei ilivyoendelea kushuka, nilidhani tunanunua kwa bei ya punguzo, nikiwa na imani kwamba tayari tulikuwa tumefikia "kiwango cha chini" cha bei ya hisa hiyo.</p>
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<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>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>Kisha, tukio la "kushangaza" lilitokea kwa wale ambao hawakuwa wakifuatilia hali ya kijiografia (ingawa lilikuwa limedokezwa kwa miaka!): mnamo Februari 2022, Urusi, mshirika wa kibiashara wa China na ambayo tayari ilikuwa imejinyakulia Crimea mnamo 2014, iliamua kufanya uvamizi mkubwa wa kijeshi dhidi ya Ukraine.</p> <p>Urusi ilihalalisha hatua hii kwa kudai ilikuwa ikijibu nia ya Marekani na NATO ya kuanzisha vituo vya kijeshi nchini Ukraine, na kile kilichokuwa mzozo wa kiwango cha chini kwa miaka kadhaa kiligeuka haraka kuwa vita vya wazi.</p> <p>Kufuatia hilo, wakati vita vilipoanza, Marekani na washirika wake waliweka vikwazo vikali vya kiuchumi dhidi ya Urusi.</p> <p>Ingawa Urusi ilipata njia za kupunguza athari za vikwazo hivi kupitia ushirikiano wa kibiashara na kudai malipo ya mafuta yake kwa ruble, mifuko ya uwekezaji ya kimataifa ilisimamisha ushiriki wao katika soko la Urusi, kuuza hisa zao na kukata mahusiano. Hii ilisababisha wawekezaji wa kawaida wengi kupoteza pesa katika hisa za makampuni ya Urusi.</p> <p>Mfululizo huu wa matukio ulisababisha hofu sokoni kuhusu kile kinachoweza kutokea kwa hisa za washirika wengine wa kijiografia wa Urusi, kama vile China.</p> <p>Hofu hii, pamoja na wasiwasi uliokuwepo tayari kuhusu sera za Chama cha Kikomunisti cha China (kama vile tukio la Ant Group), vita vya kibiashara na Marekani kwa mtazamo wa "mshindi kuchukua yote," na hofu ya uwezekano wa mdororo wa uchumi nchini China, vilichangia kupungua kwa nia ya soko la kimataifa, hasa Marekani, katika hisa za makampuni ya China.</p> <p>Sikushiriki hofu hizi. Kwangu, hii ilikuwa nafasi ya kununua biashara bora kwa bei ya kipekee.</p> <p>Mnamo Machi 2022, nilinunua hisa zaidi za Alibaba kwa dola 103 kwa kila hisa, na kufikia Desemba mwaka huo, niliongeza nafasi yangu kwa gharama ya wastani ya dola 89 kwa kila hisa.</p> <p>Tofauti na Marekani, ambayo iliondoa viziwi vyake katikati ya mwaka 2020, China ililegeza viziwi vyake vya "zero COVID" mwishoni mwa mwaka 2022 kutokana na maandamano makubwa yaliyotokana na kuchoshwa kwa umma.</p>
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<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>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>Kuanzia wakati huo, serikali ya China ilianza kuacha sera za kufunga maeneo kwa wingi na kuweka vizuizi vya kusafiri, na hivyo kumaliza hatua zake kali zaidi. Hata hivyo, mashaka kuhusu hisa za kampuni za China yalisababisha bei za soko lao la hisa kubaki chini.</p> <p>Kati ya Januari 2023 na Januari 2024, niliongeza uwekezaji wetu katika Alibaba kwa gharama ya wastani ya dola 83 kwa kila hisa. Fikra yangu ilikuwa: "Ikiwa ningekuwa na mtaji zaidi, ningepata hisa zaidi za Alibaba." Hata hivyo, kwa kuelewa kweli na kuwa na subira, tungeweza kununua idadi kubwa zaidi ya hisa kwa dola 65!</p> <p>Kwa sasa, uwekezaji wetu katika Alibaba una gharama ya wastani ya dola 100 kwa kila hisa.</p> <p>Wakati huo huo, China, licha ya changamoto zilizosababishwa na janga la COVID-19, iliendelea kukua, ingawa kwa kasi ya chini zaidi kuliko kawaida, sawa na Marekani.</p> <p>Kwa sababu ya utandawazi, wachumi fulani kama Niall Ferguson wanaamini kwamba uchumi wa China na Marekani unafanya kazi pamoja katika mfumo ambao Ferguson ameuita "Chimerica" — mfumo ambapo China hufanya kazi kama mtengenezaji wa gharama nafuu (fikiri kuhusu Alibaba) na Marekani kama mbunifu wa teknolojia (mfano mzuri ni Apple) na mtumiaji (Amazon).</p> <p>Hata hivyo, wazo hili limekuwa la kizamani kwa kiasi fulani. Kwa sera za kujilinda kiuchumi ambazo zimepelekea hali kama vita ya kibiashara kati ya mataifa haya mawili, zote mbili zimetegemea nchi za "daraja" kama vile Mexico au Korea Kusini. Kwa mfano, ninaweza kusema kwamba tunaweza kufikiria hali kama "Chimexrica" (China-Mexico-America).</p> <p>Sasa, turudi kwenye jedwali ili kulinganisha masoko, na tutaona tofauti za wazi kati ya ukuaji wa masoko ya hisa na ukuaji halisi wa uzalishaji.</p> <p>Licha ya viwango vya ukuaji vinavyofanana katika uzalishaji nchini China, Marekani, na Mexico, masoko yao ya hisa yamekuwa na matokeo tofauti sana. Kama tulivyoona, faharasa ya Marekani imekua kwa 91%, ya Mexico kwa 20% tu, na ya China imepungua kwa 7%.</p>
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<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>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>Mbali na upanuzi wa kifedha niliufafanua katika ripoti ya 2020, sasa pia ninaelewa kuwa ukuaji wa soko la Marekani unachangiwa kwa kiasi fulani na kuongezeka kwa majukumu ya mfumo wake wa pensheni. Hili ni jambo kubwa na gumu kueleweka ikiwa utaangalia upande mmoja tu wa mlingano.</p> <p>Pia, tunapaswa kuzingatia kwamba kutokana na utandawazi, kuna imani kubwa kwamba kampuni bora zaidi duniani ni za Marekani, na kwamba biashara hizi ni mahali salama pa kuwekeza thamani wakati wa misukosuko ya kijiografia duniani, hasa zile zilizo kwenye faharasa ya S&P 500.</p> <p>Kwa upande mwingine, sasa ninaelewa kwa kiasi fulani kwamba nchini China, hatari za kijiografia kama urafiki wake na Urusi na Iran, sera za kati za Chama cha Kikomunisti, na shirikizo la mara kwa mara na migogoro ya ndani ambayo chama hicho kinakabiliana nayo ili kubaki imara huku kikihitaji kuboresha maisha ya mamilioni ya watu walioko katika hali ngumu, vimepunguza ukuaji wa soko.</p> <p>Makosa yangu katika hadithi hii yanaweza kufafanuliwa kwa biashara maalum niliyotaja kwa kifupi katika ripoti ya 2023.</p> <p>Upande mwingine wa "hatua yangu ya busara" kwa Alibaba, ni kwamba mnamo Mei 2023, niliua nafasi ya hisa 28 za Meta, ambazo nilikuwa nimekusanya tangu Machi 2021 kwa gharama ya wastani ya dola 199 kwa hisa.</p> <p>Nilifuta nafasi hiyo kwa dola 256 kwa hisa ili kununua hisa zaidi za Alibaba kwa takriban dola 80 kwa hisa.</p> <p>Tangu wakati huo, Meta iliendelea kupanda na kufikia dola 582 kwa hisa (mara 2.8 ya gharama ya awali), ilhali hisa za Alibaba zimeongezeka kidogo tu kwa asilimia 17 tangu wakati huo, zikifikia dola 94 leo.</p> <p>Ingawa nadharia ya Alibaba inaonekana kuwa yenye nguvu zaidi kwangu, wakati China inapoondoka kwenye wasiwasi wa mdororo wa uchumi katika sekta yake ya mali isiyohamishika na kurudi kwenye njia ya ukuaji, nilifanya makosa ya kudhani kwamba bei za juu katika soko la Marekani haziwezi kuongezeka zaidi na kwamba hali ya kutopendelea soko la China ingewabadilika haraka. Lakini haikubadilika!</p>
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<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>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>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>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>
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Bina and Mexico	Bina na Mexico
<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>Kama vile ninavyoamini kwamba China ina udhaifu wa asili katika mfumo wake wa kisiasa kwa kukanusha uwepo wa hali ya kiroho (jambo ambalo si lazima liwahusu watu wote wa kawaida, ambao wengi wao ni wapanteisti), Mexico pia ina udhaifu mkubwa, lakini unatokana na chanzo tofauti.</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>Ingawa si jambo lisilowezezana kushinda, huko Mexico, ufafanuzi wa mambo ya kiroho unategemea hadithi za kihistoria. Kwa maneno mengine, utamaduni wa Mexico unapenda uwongo.</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>Ninajua maoni haya si maarufu kwa Wamexico wengi, ambao hutumia maneno tofauti kuelezea ukweli huu. Hata hivyo, nimejaribu dhana hii katika mambo mengi ya maisha ya nchi hii. Nadharia yangu ni kwamba utamaduni wa Mexico una tabia kubwa za kujidanganya na kukataa ukweli.</p>
<p>Although this isn't unique to Mexico, the situation in Mexico is certainly Notable.</p>	<p>Ingawa hali hii si ya kipekee kwa Mexico, ni dhahiri kwamba hali huko Mexico ni ya kipekee na inavutia macho ya wengi.</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>Kwa maoni yangu, tabia ya Wamexico kuamini mawazo yasiyo sahihi husababisha ufasidi unaoenea karibu kila sehemu ya maisha nchini humo.</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>Kwa kile nilichokiona, kwa namna fulani, "mchezo unaopendwa zaidi" na Wamexico ni kwa wale wenye werevu zaidi kudanganya na kufaidika na wengine. Huko Mexico, utamaduni wa uaminifu ni jambo nadra, huku udanganyifu ukiwa ndio kawaida.</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>Sisemi haya ili kuhalalisha matendo yangu au mapungufu yangu, lakini nayaeleza kama mtazamo unaosaidia kuelewa mazingira ambayo Wamexico wanaishi.</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>Leo, tuna wanahisa 36 na jumla ya hisa 4,253 zinazozunguka katika kampuni ya Bina. Ununuzi wa mwisho wa hisa ulifanyika mwezi Machi 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>Huko Mexico, sheria ya soko la dhamana inasema kuwa mauzo ya kibinafsi yanaweza kufanyika mradi idadi ya washiriki ibaki chini ya mia moja. Kwa hivyo, wale wetu tunaoheshimu na kufuata sheria hizi tunakuwa waangalifu sana katika matendo yetu na kile tunachosema hadharani na faraghani.</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>Tulipokuwa tunaanzisha tena shughuli za Bina baada ya janga la COVID-19, nilichagua Guadalajara kwa ajili ya kuanzisha tena. Nilifikiri kwamba jiji hili, ambapo nilikuwa naishi kwa miaka mingi, lina jamii kubwa lakini nilikosea kudhani kuwa ni la kisasa zaidi kuliko Durango, ingekuwa mahali bora pa kuanzia.</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>Nilifikiri pia kwamba baadhi ya marafiki zangu kutoka Chuo Kikuu cha Panamericana wangeipokea kwa furaha wazo hili na wangeunga mkono lengo zuri kama 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>Kwa raundi ya awali (marafiki na familia), niliamua kutumia mitandao yangu ya kijamii, nikituma ujumbe kwa kila mmoja wa mawasiliano yangu na barua yetu ya awali kutoka mwaka 2020, ile ile mnayojua vyema.</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>Majibu kutoka kwa watu niliwasiliana nao yalikuwa kidogo (wengine walidhani ilikuwa ni virusi au barua taka), na idadi ya watu waliokuwa tayari kusikiliza ilipungua haraka.</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>Bila shaka, sidhani kama mtu yeyote anapaswa kujihisi na wajibu wa kufanya Bina kuwa kipaumbele, lakini maoni mengi niliyopokea yalikuwa kwamba "hawakuwa na muda."</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>Nilipoendelea kuchunguza zaidi utamaduni wa kifedha wa nchi hii nikiwasilisha Bina, niligundua jambo lingine linalonisumbua zaidi: udanganyifu wa kifedha ni jambo la kawaida kila mahali.</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>Zaidi ya hayo, hili linachochewa na kuonekana kwa mambo na uchoyo, ambavyo vinaharibu uaminifu na kuelewana katika jinsi biashara inavyoendeshwa nchini Mexico.</p>
<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>Nikiwa naendelea mbele, nimekutana na hadithi za kutisha za kila aina, kuanzia mpango za udanganyifu zinazohusisha "startups maarufu," "wauzaji" wa fedha katika maeneo ya kodi, mipango ya Ponzi na "biashara ya sarafu za kidijitali," madalali wa mali isiyohamishika, wavamizi wa mikopo wanajulikana kama "mikopo midogo," hadi mipango ya piramidi kama “maua ya wingi” inayotegemea mchezo wa zamani wa “ndege.”</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>Kilichonihuzunisha zaidi kilikuwa hiki: Ni vigumu kabisa kuwa na mazungumzo kuhusu uwekezaji katika jambo kama Bina, hata na watu ambao wana digrii za biashara za juu au uzoefu thabiti wa biashara.</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>Sio kwamba hakuna hamu ya thamani halisi. Bali, wengi wanaamini kwamba "rafiki wa rafiki" anatoa jambo lenye "faida zaidi ya 5% kwa mwezi," na mwishowe wanaweka akiba zao huko, wakiuza magari yao, ardhi, au nyumba ili kujiunga na "fursa" wanayoamini ni nzuri kupuuziliwa mbali.</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>Hii inakuwa janga kwa njia ifuatayo: Wanapokuwa wahanga, ambayo hutokea mara nyingi, au aibu yao na hofu ya kukosolewa inawazuia kusema waziwazi, na wanakuwa wa siri na wa kujificha, au wanajisemea kupoteza kwao, wakifikiri kwamba kudanganywa ni sehemu ya kawaida ya dunia, jambo linalowaongoza kuwa wahusika wa kudanganya wengine.</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/fraud-e-financiero-descubriendo-los</p>	<p>Katika kiungo kilichofuata (kwa Kihispania), naeleza jinsi mipango hii ya udanganyifu inavyofanya kazi, ambayo ni janga kubwa la kifedha nchini Mexico na inafanya kazi kwa uhuru kabisa: 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>Hivyo, watu wenye akili nyingi kutoka tabaka lolote la kijamii wanakataa kusikiliza kwa sababu ufahamu wao umejaa uchoyo, na mawazo rahisi kama ya Bina hayapati hata umakini mdogo.</p>
<p>Let me give you an example that reflects this situation.</p>	<p>Hebu nipe mfano unaoonyesha hali hii.</p>
<p>It all started when I met a friend of one of our shareholders at a party in Guadalajara.</p>	<p>Yote yalianza nilipokutana na rafiki wa mmoja wa wanahisa wetu katika sherehe moja huko Guadalajara.</p>
<p>This man, despite having a good education from one of Mexico's top private universities, was openly promoting a Ponzi scheme related to cryptocurrencies. He claimed that the money was being put into "investments like Bitcoin."</p>	<p>Mtu huyu, ingawa alikuwa na elimu nzuri kutoka moja ya vyuo vikuu bora zaidi nchini Mexico, alikuwa akitangaza waziwazi mpango wa Ponzi unaohusiana na sarafu za kidijitali. Alidai kuwa fedha zilikuwa zikiingizwa kwenye "uwekezaji kama 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>Kwa kweli, ni rahisi kwa karibu mtu yeyote kuwa na nguvu za kusema na mvuto zaidi kuliko mimi. Katika mitandao ya kijamii, mtu huyu alikuwa akizungumza mara kwa mara kuhusu "faida" za kampuni hii huko Guadalajara. Alimuelezea mwenzi wake kama "mwana akili" ambaye alikua akienda kwa magari ya michezo na alikuwa amebuni "sistimu ya biashara ya kompyuta" ambayo iliahidi faida kupitia Bitcoin. Shukrani kwa "mwana akili" huyu, aliweza "kurudisha faida" kwa wahanga wake.</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>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>Rafiki yangu, ambaye pia ni mwanahisa wetu, alizungumza naye, lakini alijibu kwamba alijua kabisa kile alichokuwa akifanya. Nilijitoa kwenye mitandao yake ya kijamii, hivyo siujui anachofanya sasa. Hata hivyo, nilijua kwamba kampuni yake ilikufa muda mfupi uliopita, na kwa kawaida, hakuna aliyechukua hatua yoyote kuhusu hilo. Naamini kwamba mtu huyu, isipokuwa abadili mawazo yake, atajaribu tena kufanya hili mahali pengine na mpango mwingine.</p> <p>Michezo hii mibaya ilikuwa ya kawaida sana huko Guadalajara kwamba labda, kama nisingeanzisha Bina na ningendelea na kazi ya ofisini, mimi mwenyewe ningekuwa mwathirika, tena na tena, katika udanganyifu mwingi uliojaa mitego ya kudanganya watu wasio na ujuzi.</p> <p>Lakini kwa sababu nilikuwa nikizungumza kuhusu Bina kwenye mazungumzo, haikuchukua muda mrefu—muda wa miezi michache tu—kwangu kugundua kwamba suala hili lilikuwa karibu na janga huko Guadalajara na kugusa karibu kila kipengele cha maisha ya kila siku huko.</p> <p>Jaribio lolote kidogo la kuzungumzia Bina lilizimwa na orodha isiyo na mwisho ya wadanganyifu. Kama nilivyosema, nafasi za udanganyifu zilikuwa zisizo na kikomo: kutoka kwa mawakala wa bima wa uwongo hadi fedha za uwekezaji zisizo na ubora, wajasiriamali wa startup wa uwongo, wahadhiri wa mikopo, wauzaji wa ushawishi, mawakala wa mifuko ya pensheni ya Mexico, watu wanaosafisha fedha za madawa ya kulevyaa, wauzaji wa masoko ya ngazi ya multi ya uwongo, wauzaji wa bili za uwongo, na aina mbalimbali za wapiga fursa za kifedha.</p> <p>Twambie tu, wote walikuwa wakijaribu kupanga mikutano ili kupata pesa kwa urahisi kutoka kwa watu wanaojitahidi, ambao wangepewa muda na umakini kwa nia njema.</p> <p>Tatizo linazidi kuwa baya ikiwa tutapanua mtazamo wetu kujumuisha mipango ya kazi ya kiunyanyasaji, wataalamu wa uwongo katika “tiba mbadala,” mafunzo, na si kusema kuhusu wanajimu na walimu wa dini wa uwongo.</p> <p>Watu wa kawaida katika jiji hili, licha ya kuwa na idadi kubwa ya watu, wanaonekana kupenda kudanganywa na pia wamechoshwa na mafuriko ya taarifa za uwongo. Hivyo, hali ya machafuko na kutokuwa na imani inatawala.</p>
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<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>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>Ni kana kwamba kila mtu yuko kwenye ulinzi, akihofia kwamba mtu atamfikia tu ili kutafuta njia ya kumdanganya.</p> <p>Nilipozungumza kuhusu Bina na baadhi yao, mara nyingi waliniuliza kwa njia isiyo ya moja kwa moja, "Huko kuna shimo gani?" Watu wengine walikasirika kwa sababu walizoea kukutana tu ili kudanganyana.</p> <p>Ukosefu wangu wa ujuzi wa mauzo na hii hali ya kutokuwa na imani ilinifanya nifikie hitimisho kwamba Guadalajara haikuwa mahali pazuri kwa mimi au kwa Bina. Hivyo, mnamo Oktoba 2021, niliamua kurudi Durango ili kuendelea na shughuli zetu kutoka huko.</p> <p>Hali halisi ni kwamba hizi tabia si za kipekee kwa Guadalajara. Zinatokea kote nchini, bila kushtakiwa. Inaonekana kwamba mchezo wa kitaifa katika utamaduni wa Mexico ni uongo.</p> <p>Unaweza kuona hili ikiwa utachukua wiki chache tu kujitosa katika utamaduni wa Mexico.</p> <p>Hapa, waongo wanaheshimiwa kwa kuwa "werevu," wadanganyifu wanachukuliwa kuwa "jasiri," wahaini wanakubaliwa kwa kile kinachokuwa woga, na wahalifu wanajitetea kwa njia ya kipepo ambayo wahanga wenyewe huunda. Ni wazimu kabisa.</p> <p>Hali huko Durango sio bora zaidi. Hapa, utamaduni wa ujasiriamali una matatizo yanayofanana, hasa linapohusiana na fedha kutoka vyanzo vya mashaka.</p> <p>Mikakati ya uchumi inategemea sana pesa za umma. Ingawa kuna familia fulani zinazojihusisha na biashara, ubunifu na teknolojia ni kidogo, na uongozi wa kweli ni nadra.</p> <p>Miji kama Durango, kwa bahati mbaya, ni ardhi yenye rutuba kwa wadanganyifu, kwani ujinga, ufanatiki, na upendeleo ni mambo yanayozunguka.</p> <p>Kati ya 2021 na 2023, karibu kila mtu niliyeguzana naye huko Durango kuhusu Bina alionekana kujua "mahali bora pa kuwekeza." Kwa mfano, kulikuwa na algorithm ya kubashiri michezo ambayo ildai kutoa faida za kila mwezi za angalau kiwango cha juu.</p>
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<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>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>Mbaya zaidi, hawa wanajulikana kama wajasiriamali walionekana kuwa na ufikiaji wa haraka kwa watu wa kisiasa, wakijipiga picha nao kwenye magazeti ya eneo hilo na hata kununua timu za michezo za huko. Walijitangaza kama “wawekezaji” na kudai walikuwa wanileta maendeleo ya kiuchumi kwa sababu walitaka kumtaka mema Durango.</p> <p>Nilipojaribu kuwaonya watu kwamba wanadanganywa, hawakunisikia. Badala yake, baadhi yao waliniita mwepesi kwa kutokuchukua “faida” ya fursa hiyo, na wengine walikwenda mbali hata kutengwa nami.</p> <p>Katika maeneo ya umma, kama vile mikahawa, unaweza kusikia mazungumzo kuhusu watu wanaohusiana na mambo kama wizi wa mafuta, kuuza ushawishi, na uhalifu ulioandaliwa.</p> <p>Ni jambo la kawaida kwa wahusika wa ajabu kukuja kwako, wakijaribu kugundua unachofanya na kujaribu kujua kama huenda wewe ni lengo la ulaghai wao.</p> <p>Miaka michache iliyopita, nilihudhuria kanisa la Kikristo la hapa Durango, na nilishuhudia jinsi uhusiano wa kijamii ulivyoharibika wakati mwanaume alijificha ndani ya kanisa ili kudanganya baadhi ya washirika.</p> <p>Mtu huyu alitumia imani njema na nia safi zinazojulikana katika maeneo haya, akitumia mpango wa Ponzi unaohusiana na sarafu za kidijitali. Alivunja mioyo ya wengi na alileta madhara yasiyoweza kurekebisha kwa imani ndani ya jamii hiyo.</p> <p>Nilifika huko miezi kadhaa baada ya janga hilo, na ilichukua muda mrefu kwangu kugundua jinsi madhara haya yalivyokuwa makubwa kwa tamaduni za huko, kwani hakuna aliyeniongelea kwa wazi kuhusu hilo.</p> <p>Unaweza kufikiria kwamba baadhi ya wanachama wa kundi hilo walipojua kile nilichokuwa nikifanya na Bina, niligundua kuwa mawazo yao binafsi yalikuwa na mtazamo mgumu, na hakuna maelezo niliyoweza kutoa ambayo yanguweza kubadilisha hilo.</p>
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<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>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>Ni vyema kufafanua kwamba si kila mtu alikumbwa na madhara ya mtu huyu. Mungu alilinda wengi pia. Ninaamini kwamba baadhi ya wanajumuiya hiyo bado hawajui kilichotokea, lakini kutokuwa na imani kumejulikana huko, na naamini kwamba bado kuna athari kwenye uhusiano wa kibinafsi.</p> <p>Sikutafuta habari hii; ilikuwa ni kwa kazi ya Roho Mtakatifu. Nilijua kuhusu hali hii miezi mingi baadaye nikiwa kwenye kanisa lingine la hapa. Wakati wa Meza ya Bwana—kipindi cha ushirika kwa mkate na divai—habari hii ilishirikishwa na baadhi ya walioshuhudia. Kila kitu tunachofanya kinakuja kwa mwangaza mapema au baadaye.</p> <p>Licha ya kuwa na upendo mkubwa na kuthamini watu hawa na wao kuwa na nafasi maalum moyoni mwangu, sikuweza kuelewa kwa nini ilikuwa karibu iwe vigumu kwangu kuanzisha uhusiano wa maana huko.</p> <p>Hali hii ilinifundisha somo kubwa. Mungu ameniwezesha, ama kwa kutunza kwake kwa miujiza au kwa kunipa hekima ya kutosha kutambua hali hizi na kuepuka mitego mingi kwa wakati.</p> <p>Binafsi, nafikiri ni bora kwenda kwa kambi ya Zakayo. Sisi sote hufanya makosa na tunapambana na ubinafsi, na baada ya yote, Mungu hakuja kuitwa wale wanaojita waadilifu, bali wale wanaojua kwamba wamekosea na wanahitaji kubadilika.</p> <p>Neema ya Mungu ni ya kifalme na ya ajabu. Yeye si kama wanadamu, na msamaha wake unaozidi hufunika dhambi nyingi. Inapatikana kwa wote wanaotubu. Kwa maneno mengine, sote ni Zakayo na tunahitaji msamaha wa Kristo ili kuishi maisha ya kweli.</p> <p>Hitimisho langu ni kwamba labda mdanganyifu alidhani kwamba alikuwa mwerevu kuliko wengine wote, na kwa ubinafsi wake, alijali zaidi tamaa na kiburi chake kuliko madhara mabaya ambayo tabia yake isiyofaa ilileta kwa wengine.</p> <p>Kuhusu dhuluma zangu mwenyewe, natoka katika familia ambapo jina Daniel ni la kawaida. Hivyo, kama jina "Daniel" linapatikana katika damu yangu, napendelea kupumzika katika imani kwamba Mungu ndiye Mhukumu wangu, na Yeye ni mtawala bora wa haki kuliko mimi.</p>
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<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>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>Hivyo basi, mimi hufanya juhudi kutojihusisha na kutoa hukumu juu ya watu, bali kutathmini uzito wa hali hii katika utamaduni wa Mexico, ambapo rushwa imekuwa jambo la kawaida hadi kufikia viwango vya kupindukia.</p> <p>Ninaamini Mungu ndiye mwenye suluhu, kwa sababu ametuondolea dhambi zote. Nina hakika kwamba mdanganyifu yeyote, kama Zakayo, anaweza kufikia upatanisho, msamaha, neema, na urejesho ikiwa atatubu kwa dhati.</p> <p>Hata hivyo, alama aliyowaachia mdanganyifu kwenye imani ya jumuiya hiyo ndogo ilikuwa kubwa kiasi kwamba hata wakati ulivyopita, niliona kwamba uwezekano wa kufanya biashara nao haukuwepo tena—au ulikuwa upo tu kwa vikundi vilivyofungwa ambavyo vimejua kila mmoja kwa miaka mingi.</p> <p>Hali hii si ya pekee; ni moja tu ya hadithi nyingi ninazosikia kila siku kuhusu jinsi ulaghai ulivyo kawaida nchini Mexico. Kama ambavyo ni lazima kupata hekima ukiepuka uovu, vivyo hivyo ni lazima kudanganywa katika utamaduni ambapo udanganyifu ni wa kawaida.</p> <p>Kila mwaka, maelfu ya watu wanajiingiza katika mipango kama hii, na yote haya yanaendelea kwa ukosefu wa adhabu. Baadhi ya ulaghai hata ni halali, kama ilivyo kwa mfumo wa pensheni wa Mexico.</p> <p>Sisema kwamba Wamexico wote hushiriki katika udanganyifu na ulaghai katika uhusiano wa kifedha. Nasema tu kwamba imekuwa jambo la kawaida sana, na kupotea kwa maadili kama uaminifu, uadilifu, na haki huenda kukasaidia kuelezea kwa nini Mexico haijafanikiwa kushinda ukosefu wa maendeleo ya kiuchumi.</p> <p>Wale wanaodanganya wengine wanafikiri wanajua zaidi, lakini kwa ukweli, "ujanja" wao ni unyanyasaji wa imani ya wengine kwa manufaa yao binafsi.</p> <p>Katika miaka miwili iliyopita, imekuwa vigumu sana kuelezea kile Bina inachofanya, hasa baada ya uamuzi wa kuzingatia mtaji kwenye Alibaba.</p> <p>Simi mzembe pia. Ukubwa wa sasa wa Bina hauzidi thamani ya gari la zamani la wastani. Wamexico wangefurahi ikiwa ungejitokeza kwa Ferrari ili waweze kujidanganya kwamba unajua unachofanya katika ulimwengu wa fedha. Nimeulizwa, "Ikiwa unajua sana kuhusu biashara na fedha, kwa nini huna utajiri ukiwa na umri wa arobaini?"</p>
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<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 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>Wana hoja; siwajui. Pia najua kwamba Sedan yangu ya mwaka 2009 haionyeshi picha ya unyenyekevu ambayo ningependa ionyeshwe kwa Watanzania. Hivyo, naelewa kwa nini watu wachache wanakuwa tayari kunisikiliza, na siwalaumu wale waliyonikataa.</p> <p>Sijione kama mtakatifu. Naona hivyo: ningependa kuishi na kidogo, nikiwa mkweli, na kulala kwa amani kuliko kujihusisha na udanganyifu. Nami naamini kuwa ikiwa utaishi maisha ya udanganyifu, hutapata amani katika dhamiri yako.</p> <p>Wengine, ingawa wananisikiliza, hawaelewi kile Bina inachofanya kwa sababu njia zao za kuona dunia, biashara, na kuzalisha mali ni tofauti kabisa na kile tunachofanya hapa.</p> <p>Pia kuna kundi kubwa la watu ambao ni werevu kuliko mimi na hawana muda wa kuzingatia jambo kama Bina wakati wanaweza kujenga kitu kikubwa au bora zaidi.</p> <p>Najiangalia pia kwamba nimeliwa na uvumilivu katika mchakato huu. Ingawa sipendi, ni mantiki kwamba Wamexico wanalinganisha Bina na kile mghushi wao anachofanya. Labda kile ninachoona kama dalili zisizo za haki, pengine ni dalili kwamba kuna kiburi upande wangu, na kwamba ikiwa ningekuwa mnyenyekevu zaidi, ningeweza kuungana vizuri na watu na wasiwasi wao kuhusu kile Bina inachofanya.</p> <p>Na ingawa nakubaliana na mapungufu haya, nataka kufafanua kwamba sijawahi kuacha kutafuta njia za kutatua hili kizuizi barabarani na kupata wanahisa wapya ambao wanaweza kusaidia kuongeza thamani ya Bina. Hata hivyo, nimeamua kutumia njia zisizo za moja kwa moja, ambazo nitazielezea baadaye.</p> <p>Marafiki kadhaa wametaja mambo mawili muhimu kuhusu Bina: "Hakuna atakayekuona kama mtu wa maana mpaka ulete pesa" na "Huna rekodi inayothibitisha kwamba unajua unachofanya."</p> <p>Kauli zote mbili ni za kweli kwa maana kwamba hakuna mmoja wa washirika wa Bina anayependekeza mradi huu kwa wengine. Naamini hili litatokea hadi watakapoona kuwa thamani yake inageuka kuwa mali halisi, angalau katika thamani ya vitabu vya hisa zao.</p>
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<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>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 "Algoritmo 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>Kama nilivyowaambia walipojiunga, wengi wenu mlifuata ushauri wangu wa kutokuwekeza kiasi kikubwa cha pesa ili kuepuka kuathiriwa na mabadiliko ya bei za hisa.</p> <p>Pia, wengi wenu huenda msione athari halisi kwenye mali yenu wakati hisa mliyoinunua kwa \$200 inapoenda hadi \$3000 ndani ya mwaka mmoja, kama ilivyotokea mwaka 2024, kwa sababu uwekezaji wenu hauna nambari za kutosha upande wa kulia.</p> <p>Mkiuliza kuhusu methali, "Unalenga nini unapoota, Mxmexico?" ndoto yangu ingekuwa kuona Bina ikiwa kampuni ya umma, inayoshirikishwa kwenye soko la hisa, ambapo kila Mmexico angeweza kumiliki angalau hisa moja ya Bina. Hii ingefaidi jamii kwa kuongeza uelewa kuhusu thamani ya kimsingi kwa njia ya vitendo, kama nilivyoyaona kwa baadhi yenu tunapozungumzia jambo hili.</p> <p>Lakini kuwa halisi hapa, kadri Bina inavyofanya kazi kwa mfano wake wa sasa, naamini haitafanikiwa kwenye soko la Mexico.</p> <p>Kama bidhaa inayoweza kutumika, ingawa imeundwa kufanya kazi kwa ujumla, kile ninachomaanisha ni kwamba mahitaji ya soko la Mexico ni tofauti sana na kile Bina inachotoa, na kwa ukweli, itakuwa ni ujinga kufikiria kwamba hali ya ufnisadi katika mazingira ya biashara ya Mexico itabadilika katika muda wa kati.</p> <p>Kwa hiyo, hitimisho langu ni kwamba Bina itahitaji kutumia busara, hekima, na kubadilika ili kuendana na hali halisi.</p> <p style="text-align: center;">* * *</p> <p>Kuongeza uelewa wetu</p> <p>Kutosha kuhusu asili. Sasa, wacha tuzungumzie yasiyo ya asili.</p> <p>Mnamo Juni 2023, nilikamilisha makala iliyopewa jina "Algoritmo kutofautisha ubora wa taarifa". Makala hii ni matokeo ya wazo nililoanza kulitengeneza mwaka 2013 nilipounda dhana ya Bina, lakini inafuata karatasi ya msingi ya Google.</p>
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<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>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>Hati hii inaelezea muundo na uundaji wa algorithimi inayothamani umuhimu wa kihusiano na ubora wa lengo wa biashara, kulingana na thamani za kibayolojia kutoka kwa taarifa zao za kifedha.</p> <p>Ni wazo rahisi lakini, kwa wakati mmoja, lina nguvu kubwa sana.</p> <p>Kwa kweli, naamini hili ni mojawapo ya mawazo mapinduzi zaidi katika historia ya biashara kwa sababu lina uwezo wa kubadilisha vipengele muhimu vya jinsi kazi inavyofanyika katika hali yetu.</p> <p>Kwa dhati, nina imani thabiti kuwa Roho Mtakatifu aliongoza hili, na yote niliyofanya ni kulifuata mwongozo wake.</p> <p>Sijioni kama kile ninachofanya kinafafanua utu wangu, lakini kama ningependa kuelewa kusudi langu katika dunia hii, naamini wazo hili ni sehemu ya jibu.</p> <p>Matokeo ya algorithimi hii, nilipoitumia mnamo Julai 2023 kwa zaidi ya kampuni 58,000 za umma duniani kote kutoka kwa sekta zote, yanapatikana hapa: https://bina.mx/inicio/global-map-of-intrinsic-value/. Kwa kuwa thamani ya kimsingi huwa inadumu, matokeo yanaweza kuwa halali kwa miaka kadhaa.</p> <p>Bidhaa hii imeundwa kuwa ya kimataifa iwezekanavyo, hivyo mtu yeyote, mahali popote, anaweza kuipata, kuelewa, na kuitumia kulingana na mahitaji yao.</p> <p>Wazo hili ni thabiti kama ilivyoweza kuwa, na ingawa kuna tafiti za kisomi na mashirika ya tathmini, sidhani kama kuna kitu chochote kinachoweza kufikiwa kwa urahisi au kulinganishwa na hiki. Hii ni kwa sababu sikufuata kanuni au mifumo ya kawaida inayotumika katika kujenga algorithimi zao.</p> <p>Ingawa kunaweza kuwa na kitu kidogo kinachofanana, nina hakika hakuna kingine kinachopatikana kwa urahisi au kwa njia ya kipekee kama bidhaa hii.</p> <p>Wakati mwingine napenda kufikiria kuwa Ben Graham na Philip Fisher wangejivunia kuona kwamba mmoja wa wanafunzi wao, mpenzi halisi wa mawazo yao, alichukua muda kuendeleza kitu kama hiki, akifuatilia mafundisho yao.</p>
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<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>Nataka kusema pia kwamba bidhaa hii ni kazi iliyochongwa kwa uangalifu katika suala la ufanisi wa kimsingi.</p> <p>Ilihitaji tu muundo wazi wa dhana, nguvu ya kutekeleza, muda wa kukusanya data, na mantiki ya kupanga habari kwa utaratibu.</p> <p>Kutumia bidhaa hii, hakukuwa na gharama kwa washirika wa Bina, hakukuwa na gharama za ziada za seva zaidi ya zile tulizonazo kwenye tovuti yetu, hakukuwa na programu ghali, na ilikuwa na nguvu ndogo za kompyuta.</p> <p>Ninaiona bidhaa hii kama moja ya vitu vya kuvutia zaidi vinavyopo katika halisi kwa sababu ina matumizi mengi sana.</p> <p>Pia, nadhani ni vizuri kwamba inapatikana kwa yeyote, kama hewa, mwangaza wa jua, mvua, hisabati, lugha au upendo, ikinionyesha thamani ya 'thamani ya kimsingi'.</p> <p>Wakati mmoja, nilitumia algorithmi hii kuthibitisha wazo la “Superinvestors,” ambalo, kwa njia, miaka michache iliyopita washirika wangu walikosa hamu nalo, hasa kwa sababu ya tofauti za imani.</p> <p>Kutoka kwa wazo hili pia ilikuja mpango wa Betsela uitwao “Valgoritmo,” ambao ninaufuatilia na Hugo, mmoja wa washirika wa Bina (https://valgoritmo.mx/). Bado uko katika hatua ya bidhaa ya ufanisi wa kimsingi.</p> <p>Kati ya mawazo yote niliyoshiriki, naamini hili ni muhimu zaidi kwa Bina, kwa sababu litakuwa msingi wa mabadiliko yetu muhimu katika siku zijazo.</p> <p style="text-align: center;">* * *</p>
<p>The unavoidable transformation of reality</p> <p>More on the supernatural.</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>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>Mabadiliko yasiyoweza kuepukika ya halisi</p> <p>Zaidi kuhusu yasiyo ya kawaida.</p> <p>Mimi si nabii, na claim yangu si kutabiri mambo ya baadaye. Najiona kama mwanaume wa namba.</p> <p>Ingawa si mtaalamu wa hisabati, nimevutiwa na namba tangu nilipokuwa mdogo—sio kwa shauku isiyo ya maana, bali kwa sababu naamini hisabati ni lugha ya mantiki safi.</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>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>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>Among other topics, I focused on a deep analysis of what the Sumerian civilization recorded about the Great Flood, involving Noah.</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>To compare these historical accounts, I also reviewed the chronology in Genesis.</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>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>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>Katika sehemu hii, nataka kurekodi jambo ambalo linanihusu kiroho. Nitalieleza kupitia mfululizo wa matukio ya kihistoria, yaliyounganishwa kama mnyororo, kama vile maisha yanavyofanya kazi chini ya kanuni ya "athari ya nzi."</p> <p>Mnamo 2020, wakati wa tafakari kubwa ambayo wengi wetu tulipitia wakati wa janga la COVID-19, nilipitia kile ningekiita "mwaka wangu wa miujiza."</p> <p>Wakati huo, nilikuwa nikiandika kitabu kutoka Durango kiitwacho <i>To the Christian Man of the 21st Century</i> (https://www.amazon.com.mx/dp/B0C91KG1CW).</p> <p>Miongoni mwa mada nyingine, nilijikita katika uchambuzi wa kina wa kile ustaarabu wa Sumeri ulivyorekodi kuhusu Mafuriko Makuu, yaliyomhusisha Noa.</p> <p>Kutokana na utafiti wangu, nilijenga hitimisho kuwa hadithi zinazofuata mafuriko zilionekana kuelezea tukio moja tu, lakini zikiwasilishwa kutoka kwa mitazamo tofauti.</p> <p>Ili kulinganisha taarifa hizi za kihistoria, pia nilikagua ratiba ya Chronicles katika Mwanzo.</p> <p>Kupitia mchakato huo, nilikubaliana na pendekezo la kalenda la James Ussher. Alieleza kuwa kalenda yetu ya sasa ina makosa kuhusu mwaka wa kuzaliwa kwa Kristo, na alionyesha kuwa alizaliwa mapema kuliko inavyodhaniwa.</p> <p>Pia, mnamo Desemba 2020, wakati wa vizuizi vya COVID-19, nilikuwa naandika kitabu kingine na kurekodi podikasti iitwayo <i>How to Be Happier</i> (https://www.amazon.com.mx/dp/B09D5X2WDL/).</p> <p>Kwa kazi hii, nilikusudia kutangaza matokeo ya utafiti wangu wa shahada ya uzamili, ulioangazia masomo ya kisayansi kuhusu furaha.</p> <p>Kwa msukumo wa ushauri wa Warren Buffett kuhusu "thamani ya kusema hapana," nilitengeneza zana kadhaa kwa mradi huu. Zilijumuisha mbinu za kusimamia muda na kazi bora, kujifunza kwa haraka, na kurahisisha kazi za kila siku, hivyo kuachilia muda zaidi.</p> <p>Kama nilivyosema katika wazo lingine, kufikia katikati ya Februari 2021, niliamua kurudi Guadalajara ili kuanzisha mradi huu, Bina, katika jiji hilo.</p>
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<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>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>Mnamo Machi, baada ya kurudi Guadalajara, Oscar Jiménez, rafiki wa zamani kutoka chama cha siasa cha Movimiento de Regeneración Nacional katika jamii ya mijini ya San Juan de Ocotán, aliniambia niongoze juhudi za kutaka kuwa mgombea wa nafasi ya umma ya Zapopan.</p> <p>Kisha, nilimshirikisha naye tasnifu yangu ya kisiasa, iliyojikita katika uzoefu wangu wa awali wa kugombea nafasi hiyo hiyo ya Zapopan mwaka 2018. Nilidhani kuwa Morena, kwa maoni yangu, kilikuwa chama cha siasa kilichokuwa kikiigiza michakato ya kidemokrasia. Hata hivyo, nilikubali mwaliko wake, nikiwa na azma ya kuonyesha kuwa huu uigizaji ulikuwa halisi tena.</p> <p>Mchakato wa uteuzi uligeuka kuwa kama nilivyotegemea: uigizaji. Mnamo Machi 21, Morena iliwachagua wagombea wake, ikithibitisha mashaka yangu kwamba baadhi yetu tuliokuwa na azma ya kugombea tulikuwa tumeachwa tu.</p> <p>Kwa njia ya pekee, baadhi ya wenzangu wa zamani kutoka kazi yangu ofisini katika DXC Technology waliripoti kwangu ndani ya kampuni kwa ujasiri wa kushiriki katika mchakato huo wa kisiasa wa ndani.</p> <p>Bila shaka, ripoti yao haikuenda popote kwa sababu walitoa tu tuhuma za uongo, wakidai kuwa nilikuwa nikitumia rasilimali za kampuni kwa kampeni ya kugombea meya kati ya wafanyakazi. Hili lilikuwa la kuchekesha na la kipumbavu kwa sababu mchakato ulikuwa ndani ya chama, na lengo la mchakato lilikuwa ni kuwa na azma ya kugombea, jambo ambalo halikuhitaji msaada kutoka kwa watu wa nje. Katika siasa, labda mimi ni mtundu kidogo, lakini si mjinga kiasi hicho.</p> <p>Sikukata tamaa na matokeo. Kwa kweli, kinyume na mchakato wa mwaka 2018, ambapo pia niligombea kuwa meya wa Zapopan, wakati huu nilitumia pesa kidogo sana kuthibitisha jambo lile lile.</p> <p>Sehemu bora ya uzoefu huu ilikuwa kwamba ilinilazimisha kuwa na mashaka na mifumo ya kisiasa ya kibinadamu pekee.</p> <p>Mwisho, mnamo Mei 17, 2021, nilifanya uamuzi wa mwisho ambao umebaki kuwa muhimu katika maisha yangu: nilifanya ahadi kwa maandishi kwa Yesu Kristo, nikikabidhi maisha yangu yote—ya zamani, ya sasa, na ya baadaye—ili Yeye aweze kutimiza mapenzi Yake ndani yangu.</p>
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<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>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>Bado naihifadhi hiyo karatasi ya mkono kwenye mojawapo ya Biblia zangu. Baada ya uamuzi huo, matukio katika maisha yangu yalianza kutokea kwa kasi tofauti, ambayo nitajaribu kuwasilisha kwenu kwa mpangilio wa kihistoria kama ushuhuda.</p> <p>Mnamo Juni 2021, nilikutana na nadharia ya kitholojia ambayo imekuwa ikizunguka katika Kanisa la Kikristo la kisasa kwa miongo kadhaa. Inategemea unabii wa Yesu kuhusu mti wa figi, ambao upo katika Mathayo 24:32-35:</p> <p style="padding-left: 40px;">"Sasa, jifunzeni fundisho hili kutoka kwa mti wa figi: Wakati matawi yake yanapokuwa laini na majani kuota, mnajua kwamba kiangazi kipo karibu.</p> <p style="padding-left: 40px;">Vivyo hivyo, mnapoona mambo haya yote, mjue kwamba Yeye (Mwana wa Mtu) yuko karibu, iko milangoni.</p> <p style="padding-left: 40px;">Nawaambia kweli, kizazi hiki hakiwezi kupita hadi mambo haya yote yatimie. Mbingu na dunia vitaisha, lakini maneno yangu hayatapita kamwe."</p> <p>Katika muktadha wa kifungu hiki, Yesu anaelezea ishara kadhaa ambazo hutokea kwa wakati mmoja, zikitufanya tuweze kutambua sifa fulani za nyakati muhimu ili tuweze kuelewa msimu tunaishi.</p> <p>Wataalamu wengine wanatilia maanani kwamba mti wa figi unahusiana na Israeli, kutokana na wingi wa miti ya figi katika eneo hilo.</p> <p>Hivyo, kwa mujibu wao, kwa kuwa Yesu anahusisha na taifa la Israeli, wanadai kwamba "kizazi" kinachozungumziwa kilianza siku ile ile ambavyo taifa la Israeli lilizaliwa, Mei 14, 1948.</p> <p>Hata ingawa tunasoma katika Mwanzo 6:3 kwamba Mungu anasema, "Katika siku zijazo, umri wa maisha hautaenda zaidi ya miaka mia moja ishirini," Zaburi 90:10 inasema, "Siku za umri wetu ni miaka sabini, na kama kwa sababu ya nguvu wanakuwa themanini." Kwa mujibu wa takwimu rasmi, mwaka 2022, matarajio ya maisha kwa mwanaume wa Kiyahudi yalikuwa miaka 81.</p>
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<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>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>Kwa hiyo, kwa msingi wa tafsiri hii, watu waliozaliwa siku ile Israeli ilipoanzishwa huenda wakashuhudia kuja kwa Masihi, ambaye atakuja kuhukumu mataifa na kuanzisha utawala wa miaka elfu duniani.</p> <p>Hitimisho ni la moja kwa moja: ukiongeza miaka 80 kwa mwaka 1948, hii ingeonyesha matarajio ya kurudi kwa Kristo mwaka 2028.</p> <p>Ikiwa tutachambua matukio ya kijiografia ya kisiasa yanayozunguka kuanzishwa kwa taifa la Israeli, tutaona kwamba Vita vya Kwanza vya Dunia (1914-1918) vilipelekea kuvunjika kwa milki za Ujerumani, Austro-Hungaria, Ottoman, na Urusi.</p> <p>Baada ya karne nne za udhibiti katika Yerusalemu, Milki ya Ottoman ya Kituruki ilishindwa mwaka 1922. Mwaka 1932, ufalme wa kisasa wa Saudi Arabia ulianzishwa.</p> <p>Halafu, Vita vya Pili vya Dunia (1939-1945) vikaendelea.</p> <p>Wakati wa vita hii, ulinzi wa Uingereza kama vile Lebanon na Syria ulipata uhuru mwaka 1943.</p> <p>Baada ya vita na Holokosti, mwaka 1946, Yordani ikawa taifa huru.</p> <p>Hatimaye, Mei 14, 1948, Israeli ilizaliwa kwa siku moja, jambo ambalo ni la ajabu tukizingatia kile Isaiah 66:8 inasema.</p> <p>Hivi karibuni baada ya hapo, Israeli ilipigana vita ya uhuru dhidi ya nchi za Kiarabu zinazozunguka, ikifuatiwa na mfululizo wa migogoro inayotufanya tuamini kwamba migogoro huko ni "ya kawaida" na kwamba "kulikuwa na masuala daima."</p> <p>Migogoro inayohusiana na kuwepo kwa Israeli imekuwa na athari kubwa katika siasa za kijiografia duniani, hasa katika Yerusalemu, ambayo ninaita kuwa kitovu cha siasa za dunia.</p> <p>Kwa maoni yangu, Yesu alifafanua kizazi alichokuwa anazungumzia aliposema hadithi ya Nuhu katika mistari ya 37 hadi 39.</p> <p>Kwa jinsi ninavyoona, kizazi cha kwanza cha binadamu kinatoka kwa Adam hadi Nuhu, hadi mabadiliko makubwa yalipoleta mabadiliko ya ulimwengu wa kale, na kupelekea kizazi cha Nuhu, ambacho kinahusiana na enzi yetu ya sasa.</p>
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<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>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>Kwa sababu hii, ingawa karibu hakuna mtu anayeishi zaidi ya karne moja, tunaweza kusema kwa mantiki kwamba zaidi ya watu bilioni 8 waliopo leo, kwa hakika wanatokana na familia tatu za Nuhu.</p> <p>Hii inatufanya sote kuwa ndugu kwa namna fulani na bila shaka, sehemu ya kizazi kimoja. Hii ni, kutoka kwa Nuhu hadi Abrahamu, hadi Daudi, hadi Yesu, hadi wakati wetu, sisi sote ni sehemu ya kizazi kimoja.</p> <p>Hoja hii pia inasaidia kuelezea kwa nini ubaguzi wa kimitindo, kama vile ubaguzi wa rangi, ni imani potofu, ya kijinga kama kuamini na kuhubiri kwamba tunatokana na bakteria na mnyama.</p> <p>Rudi kwa ratiba ya muda. Nilipokuwa nikifikiria mfano wa mti wa mtini, nilikutana na dhana ya kuvutia ya Kiebrania: ikiwa unatumia kalenda ya mviringo, unaweza kupima mwaka kwa kutenga siku moja kwa kila digrii ya mzunguko, ili mzunguko kamili wa digrii 360 uwakilishe mwaka kamili. Wayahudi wanaiita hii "mwaka wa unabii."</p> <p>Ndivyo wanavyohesabu, kwa mfano, unabii katika Danieli 9:21-27, ambao unataja majuma 70. Kwa njia hii, wasomi wanaamini kwamba juma la mwisho la unabii huu linaweza kueleweka kama miaka 7 ya siku 360 kila moja, jumla ya siku 2,520.</p> <p>Nilipokuwa nikifikiria mawazo haya kati ya Juni na Julai ya mwaka huo huko Guadalajara, nilijitolea kwa kuandika kitabu cha teolojia kilichoitwa He Is, ambapo nilitaka kuchunguza sifa za Mungu. https://www.amazon.com/dp/B09NVTQ76M/</p> <p>Lengo langu na kitabu hiki lilikuwa rahisi na la dhati: kumtambulisha Kristo Yesu kwa wasomaji, nikitumaini kwamba wangejieleka karibu Naye, kama nilivyokuwa nikiishi naye.</p> <p>Ili kufikia hili, nilijua kuwa nitatuma kitabu hiki kama zawadi kwa marafiki, watu ninaowajua, na wasiliano nami, hasa wale waliotamani vizuri katika siku yangu ya kuzaliwa (kwa kuwa nilikuwaona kama watu wenye joto la kiroho). Nilitarajia kila mmoja kupata kitu cha thamani kwenye kurasa zake.</p>
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<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>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.</p>	<p>Nilipokuwa nikituma kitabu hiki, nilitaka pia kupima nadharia ambayo ilijitokeza akilini mwangu:</p> <p>“ikiwa watu hawana hamu na kitu cha muhimu kama wokovu wa roho zao, kwa nini wawe na hamu na kitu cha kijinga kama Bina?”</p> <p>Katika miezi iliyofuata, niligawa vitabu zaidi ya elfu moja, lakini majibu mazuri niliyopokea yalikuwa chini ya 2%.</p> <p>Baada ya kugawa vitabu vingi kadri niwezavyo, nilifika katika hitimisho lifuatalo: mambo mengi ya dunia hii yanavutia na yamejaa, kiasi kwamba watu wengi hawaachi kutafakari juu ya jambo muhimu kama milele.</p> <p>Nilipochanganua matokeo haya pamoja na majibu niliyopokea wakati wa mzunguko wa "marafiki na familia" wa kukusanya mtaji kwa ajili ya Bina, nilitumia Agosti kufikiria kuhusu kikwazo kinachorudiarudia: watu walikuwa wakiniambia kwamba kimsingi hawana muda wa kulipa umakini.</p> <p>Licha ya yote niliyosema hapo juu, kwa maoni yangu, ninachagua kuamini kuwa watu wanasema kwa dhati. Ikiwa hawasemoi kwa dhati, mapema au baadaye, ukweli daima hutokea kama nilivyodhihirisha katika wazo lililopita.</p> <p>Mnamo Julai, nilirekodi mfululizo wangu wa kwanza wa video kwa YouTube, kulingana na tathmini ya kanuni za Ben Graham katika kitabu chake <i>The Intelligent Investor</i>: https://bina.mx/inicio/revision-literaria-el-inversor-inteligente/</p> <p>Kwa upande mwingine, nilichanganua hali ya makampuni makubwa zaidi ya Mexico na duniani kote ili kutunza kumbukumbu ya hali ya biashara wakati huo na kuacha rekodi kwa ajili ya historia.</p> <p>Matokeo yako wazi kwa yeyote anayetaka kuyaona. https://bina.mx/inicio/las-20-empresas-publicas-mas-grandes/</p> <p>Pia, mnamo Agosti 2021, nilikuwa na ndoto ya ajabu ambapo niliona michoro iliyochukuliwa kutoka kwa Heri za Yesu.</p>
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<p>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>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>Hii ilinifanya kumwajiri rafiki yangu, Juan Pablo Robles Ruiz, ambaye pia ni mmoja wa wanahisa wetu, ili kuleta mawazo hayo katika maisha kupitia michoro ya rangi ya black-and-white. Kazi hii inaonyesha kwenye video, na kwangu, inawakilisha tafakari ya kuona ya wazo hilo. https://www.youtube.com/watch?v=BBzvgn0kuJU</p> <p>Upimaji wa wakati umekuwa changamoto ya kuvutia daima. Mnamo Agosti 21, 2021, nilianza kukusanya baadhi ya hitimisho kuhusu wakati, mawazo niliyokuwa nimebuni nilipokuwa nikandika kitabu kingine, Principles for Capital Allocation: https://www.amazon.com/dp/B099MZBGLB</p> <p>Kanuni ya msingi inaenda hivi: wakati kimsingi ni "kasi ya mabadiliko"; ni "mpangilio ambapo mambo yanapofanyika," na, kama tunavyojua vizuri, ni "isiyorejeshwa."</p> <p>Kuhusu tamko: "sina wakati," hitimisho langu lilikuwa kama ifuatavyo:</p> <p>Kwanza, kuna wale wanaosema uongo kwa sababu ndivyo walivyofundishwa kufanya visingizio na wamezoea kufanya uongo kuwa sehemu ya maisha yao na uhusiano wao. Kwa watu hawa, ni bora kuthibitisha na kuweka umbali mzuri kwa ustawi wa kiakili.</p> <p>Kisha, kuna wale wanaosema ukweli. Hawa wanaweza kugawanywa katika vikundi viwili.</p> <p>Baadhi hawana wakati kwa sababu wanatumia vizuri na kufaidika nao. Wengine wanaupoteza kwa sababu wanajikita katika mambo yasiyo muhimu.</p> <p>Naamini kundi kubwa ni lile la mwisho kwani karibu kila mtu amekuwa na changamoto na wakati kwa kipindi fulani cha maisha yao.</p> <p>Hapa ndipo tunapoingia katika mtego wa vikwazo: miungu ya uongo, kazi kupita kiasi, taarifa nyingi zinazoshindwa kudhibitiwa, na mara nyingi, tukiendeshwa na hofu ya kifo au umaskini.</p> <p>Hali kama hizi zinachukua shauku ya kukutana na mashaka na hofu zetu, na kutuzuia kufikia maisha ambayo ni ya kweli, tajiri, kamili, na yenye maana.</p>
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<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>Katika muktadha huu, hitimisho langu lilikuwa kwamba kulingana na kile nilichokiona katika kitabu "How to be happier", jibu kwa kundi nililokuwa nikitaka kusaidia (kundi la mwisho) liko katika kutafuta hekima na kutumia kazi ya busara ili kupata maisha yenye thamani zaidi. Kisha wanaweza kujiunga na kundi lingine linalojihusisha na uaminifu, ambapo, ajabu, kuna wakati kwa mambo muhimu na ya lazima.</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>Kwa hivyo, mnamo Agosti 31, 2021, niliamua kuanzisha mpango nilioita "Eutos" — neno la Kigiriki linalomaanisha "vyema" — kwa matumaini ya kutoa matumizi ya vitendo ya hekima.</p>
<p>I thought that through Eutos, I could help others channel their efforts toward a more fulfilling life.</p>	<p>Nilifikiri kwamba kupitia Eutos, ningeweza kuwasaidia wengine kuelekeza juhudi zao kuelekea maisha yenye kufurahisha zaidi.</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>Mnamo Septemba 7, nilikusanya taarifa zote nilizozisoma na kuziunda kwa madhumuni haya, nikiona mfano wa mwanzo: portal rahisi mtandaoni ambayo yeyote angeweza kutumia kuboresha maisha yao.</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>Hata hivyo, wiki mbili baadaye, kutokana na mtafaruku mdogo na mtu niliyekuwa naishi naye Guadalajara, niligundua kuwa maisha yangu huko hayakuwa yakienda popote. Kwa hiyo, mnamo Septemba 21, nilifanya uamuzi muhimu: nilihamia Durango na nia ya kuweka mtaji wangu wa kudumu huko.</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>Uamuzi huu haukufanywa kirahisi. Nakumbuka nilipokuwa nikisafiri kwa barabara na mali zangu, nilihisi jambo fulani likichocheka ndani yangu, kitu kama, "Nataka uhusike na 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>Siku chache baada ya kuhamia, nilikuwa nikizungumza na ndugu yangu David na rafiki yangu, Rodrigo, ambaye ni mhandisi wa programu. Wazo lilitokea la kubadilisha Eutos kuwa programu ya kidijitali.</p>
<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>Ili kufanya hivi, ilipendekezwa kwamba niingie kwa undani katika mada ambayo imenivutia daima: kanuni zinazotawala wakati na uhusiano wetu wa kibinadamu nao.</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>Hivyo, niliamua kusoma jinsi tunavyopima siku na wiki kwa sasa, nikiweka malengo ya kuunda zana zitakazotuwezesha kusimamia wakati kwa maana zaidi.</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>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>Katika uchunguzi wangu wa awali, nilianza na kitu kilichokuwa kigumu kwangu nilipokuwa mtoto — ukweli kwamba saa zetu za analogia zinaonyesha mizunguko ya masaa 12, na kwamba desturi yetu inaashiria mwanzo wa kila siku usiku wa manane.</p> <p>Kwa upande mwingine, kutoka kwa mtazamo wa asili na kulingana na kanuni iliyoelezwa katika Mwanzo, siku kwa kweli inaanza baada ya jua kuzama. Kwanza kuna usiku baada ya jua kuzama, kisha alfajiri, na baada ya hapo, mchana.</p> <p>Kwa wazo hili akilini, nilielekea kuelewa zaidi. Kwanza, nadhani yangu ilikuwa kwamba dunia inapinga jinsi inavyotaka kupima kupita kwa wakati.</p> <p>Hii ilinifanya nifikirie jambo lingine: Ikiwa Mwanzo linaelezea siku inaanza kwa jioni ikifuatiwa na asubuhi, basi muundo huu unaweza pia kutumika kwa juma.</p> <p>Hivyo, siku za kwanza zinaweza kuwa "usiku wa juma" (ili kujipanga kwa tahadhari), na nusu ya pili, "mchana wa juma" (ili kutenda kwa ujasiri).</p> <p>Vilevile, hili linaweza kutumika katika muundo wa mwaka: mzunguko wa kupungua na kupanuka, kama mapigo ya moyo, na majira ya baridi kama "usiku" wa kupumzika na kupanga, na majira ya joto kama "mchana" wa kufanya kazi na kuvuna.</p> <p>Mnamo Oktoba 4, nyumbani nilipokea saa ya masaa 24 niliyoiagiza mtandaoni, na kulingana nayo, nilitengeneza pendekezo la saa ya analogia ambayo ingeweza kuboresha usimamizi wa wakati.</p> <p>Kwa kutumia mantiki hii, kisha nilikubali dhana ya zamani ya masaa maalum (kama vile saa ya kwanza, ya tatu, ya sita ya mchana) na, usiku, wazo la "dubu" au vipindi vya muda kwa ajili ya kupumzika. Nilihitimisha kwamba njia ya busara ya kufanya kazi ingekuwa kufanya kazi kwa masaa 2 baada ya kupambazuka kisha kutumia saa 1 kwa ajili ya kupumzika.</p>
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<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>Nadhani yangu ni kwamba kifaa hiki — ingawa kinaweza kuonekana rahisi — kinaweza kutusaidia kubadilisha dhana potofu kuhusu wakati na kuturuhusu kuboresha jinsi tunavyokaribia kila siku, juma, na mwaka.</p> <p>Unaweza kuona mfano wa muundo huu hapa: https://www.instagram.com/p/CUoLTLegCTo/</p> <p>Katika mazoezi, Wayahudi huisha siku yao baada ya jua kuzama. Hii inafanya iwe wazi kwa nini wangeweza kumaliza mwaka wao katika alama muhimu ya angani, kama vile mlingano wa Septemba katika Ncha ya Kaskazini.</p> <p>Kwa hiyo, badala ya kufuata tu kalenda ya sasa, nilifikiria mfumo ambao unaleta mtazamo huu kwa njia ya kimantiki na kivitendo.</p> <p>Kama vile jua kuzama kunavyopelekea giza, mlingano unaashiria mabadiliko kati ya mwanga na giza katika mwaka. Hivyo, niliamua kuonyesha mwaka kama duara, sawa na saa yangu ya analogia ya masaa 24. Nilichora mstari wa usawa ambapo mlingano unapoashiria mabadiliko kati ya misimu miwili ya asili.</p> <p>Mnamo Oktoba 5, 2021, nilichapisha muundo wangu wa kwanza wa kalenda ya jua ya kila mwaka kulingana na kanuni hii.</p> <p>Siku moja baadaye, wazo lingine lilijitokeza akilini: juma la kinabii la siku 2,520, likijumuisha miaka saba ya siku 360 kila moja.</p> <p>Kwa hivyo, nikizingatia kuwa mwaka wa asili wa Kiyahudi unamalizika katika mlingano wa Septemba, nilifanya hesabu rahisi kwenye karatasi ya kazi. Nilijaribu kwa kutumia mwaka 2028 kama rejea.</p> <p>Hii ilinifikisha Oktoba 29, 2021, hatua ya kuanzia kwa kalenda yangu, ambayo ilikuwa karibu kuanza katika wiki chache zijazo.</p> <p>Mnamo Oktoba 21, 2021, nilijua kuwa ningetengeneza kalenda ya bilingi, kwa Kihispania na Kiingereza.</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>Nilipanga kushiriki hiyo kwenye mitandao ya kijamii kila mwaka, ikirekebishwa kwa mzunguko huu wa siku 360, kama sherehe ya kila kitu nilichokuwa nimekiri na kama kumbukumbu ya kila mwaka.</p> <p>Hapa iko kwa Kihispania: https://www.youtube.com/playlist?list=PL0HBf7EpEC6iFHAVZC5qSM7CaVdRTEJlr</p> <p>Hapa iko kwa Kiingereza: https://www.youtube.com/playlist?list=PL0HBf7EpEC6jiQtpyDOFVMdXfSNcXebbd</p> <p>Mnamo Oktoba 23, 2021, nilichapisha matokeo ya utafiti huu wote. Hapa kuna toleo la Kihispania: https://eumartus.wordpress.com/jesus-is-king/change/resultados-de-reflexion-del-tiempo/</p> <p>Na hapa kuna toleo la Kiingereza: https://eumartus.wordpress.com/jesus-is-king/change/results-of-thoughts-about-time/</p> <p>Mnamo Novemba 3, 2021, siku chache tu baada ya video ya kwanza kuchapishwa, nilipokuwa nikifikiria kuhusu muundo wa wakati, swali lingine lilijitokeza: katika sura za 6 hadi 19 za Ufunuo, Yohana anaelezea matukio 21 yaliyogawanywa katika mfululizo mitatu ya saba — mihuri, baragumu, na vikombe.</p> <p>Nilijiuliza kama mtindo wa matukio 21 unaweza kuunganishwa na siku 2,520. Kwa hiyo, nilifikiria kugawanya siku hizi kwa mfululizo huu wa matukio, ambao ulileta vipengele vya siku 120.</p> <p>Kwa kufuata wazo hili kama nadharia, nilitengeneza jedwali la kuhesabu matukio kila baada ya siku 120, kuanzia Oktoba 29, 2021. Hii ni mara ya kwanza ninaposhiriki hiyo:</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	

Kutoka	Tukio	Kwa	Siku	Mwaka
2021-10-29	Muhuri 1	2022-02-26	120	1
2022-02-26	Muhuri 2	2022-06-26	120	
2022-06-26	Muhuri 3	2022-10-24	120	2
2022-10-24	Muhuri 4	2023-02-21	120	
2023-02-21	Muhuri 5	2023-06-21	120	
2023-06-21	Muhuri 6	2023-10-19	120	3
2023-10-19	Muhuri 7	2024-02-16	120	
2024-02-16	Tarumbeta 1	2024-06-15	120	4
2024-06-15	Tarumbeta 2	2024-10-13	120	
2024-10-13	Tarumbeta 3	2025-02-10	120	5
2025-02-10	Tarumbeta 4	2025-06-10	120	
2025-06-10	Tarumbeta 5	2025-10-08	120	
2025-10-08	Tarumbeta 6	2026-02-05	120	6
2026-02-05	Tarumbeta 7	2026-06-05	120	
2026-06-05	Kombe 1	2026-10-03	120	7
2026-10-03	Kombe 2	2027-01-31	120	
2027-01-31	Kombe 3	2027-05-31	120	
2027-05-31	Kombe 4	2027-09-28	120	7
2027-09-28	Kombe 5	2028-01-26	120	
2028-01-26	Kombe 6	2028-05-25	120	
2028-05-25	Kombe 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>Ikiwa nadharia hii ni sahihi, leo, Jumamosi, Novemba 9, inamaanisha tuko siku ya 17 ya mwezi wa pili katika mwaka wa 4, au siku ya 7 ya wiki ya 6 katika mwaka wa 4.</p> <p>Kati ya siku 2,520, bado hatujafikia nusu ya njia, kwani leo itakuwa ni siku 1,107, takriban 44% ya jumla tangu Oktoba 29, 2021.</p> <p>Bado kuna siku 1,413 zilizobaki, ambazo ni chini ya miaka minne, hadi kwenye equinox ya Septemba 22, 2028.</p> <p>Nilipokuwa nikifikiria kuhusu hili, nilijiuliza, "Ni tukio gani muhimu lililotokea wakati, kulingana na hesabu hii, muhuri wa kwanza ulifunguliwa?" Hivyo, nilitafuta habari za kimaeneo kwa kitu kinachoweza kufanana na kile Yohana alichoelezea.</p> <p>Katika kujifunza kutoa maoni, wataalamu mara nyingi hutujulisha kuhusu "upendeleo." Upendeleo ni mitego ya kiakili inayoweza kuathiri jinsi tunavyofikiria.</p> <p>Moja ya aina hatari na za kawaida za udanganyifu wa kibinafsi tunazozama nazo tunapojaribu kuelewa kitu ni kile kinachoitwa "upendeleo wa uthibitisho."</p> <p>Kwa maneno rahisi, watu hutafuta, kutafsiri, au kukumbuka taarifa zinazounga mkono imani zao au mawazo yao. Wakati huo huo, mara nyingi tunapuuzilia mbali taarifa zinazopingana na kile tunachotaka kuamini.</p> <p>Ninafahamu upendeleo huu ninaposhiriki hili nawe.</p> <p>Ikiwa Oktoba 29, 2021, ilikuwa alama ya mwanzo muhimu, nilianza kutoa umakini mkubwa kwa matukio makubwa duniani kuanzia tarehe hiyo na baada yake.</p> <p>Tangu wakati huo, nimeshikilia kutazama matukio muhimu duniani, nikiyadokeza kama matukio ya kihistoria yanavyoendelea.</p> <p>Nimegundua mtindo wa kushangaza katika matukio haya, kwani yanaonekana kufanana katika mzunguko wa takriban siku 120. Hapa chini ni jedwali la matukio niliyorekodi hadi sasa:</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

Tarehe	Nambari	Alama	Tukio	Marejeo
2021-10-29	1	Muhuri	Elon Musk anakuwa mtu tajiri zaidi duniani	Ufunuo 6:1-2
2022-02-26	2	Muhuri	Vita vya Urusi na Ukraine	Ufunuo 6:3-4
2022-06-26	3	Muhuri	Mfumuko wa bei duniani	Ufunuo 6:5-6
2022-10-24	4	Muhuri	Xi Jinping anapanua muhula wake wa tatu, mvutano wa Taiwan	Ufunuo 6:7-8
2023-02-21	5	Muhuri	Uamsho wa kiroho katika vyuo vikuu vya Marekani	Ufunuo 6:9-11
2023-06-21	6	Muhuri	Mawimbi ya joto duniani	Ufunuo 6:12-17; 7:1-17
2023-10-19	7	Muhuri	Vita vya Israeli na Palestina; Eclipse ya Jua ya Annular Amerika	Ufunuo 8:1-5
2024-02-16	1	Tarumbeta	Moto wa porini Chile; Mawimbi ya joto; Aurora	Ufunuo 8:6-7
2024-06-15	2	Tarumbeta	Mgogoro wa majini wa Houthi; Tukio la meli za Wachina na Wafilipino; Meli za Urusi Cuba	Ufunuo 8:8-9
2024-10-13	3	Tarumbeta	Comet ya Tsuchinshan-Atlas karibu na Dunia; Vimbunga; Mgogoro wa mto Ukraine	Ufunuo 8:10-11
2025-02-10	4	Tarumbeta		Ufunuo 8:12-13
2025-06-10	5	Tarumbeta		Ufunuo 9:1-12
2025-10-08	6	Tarumbeta		Ufunuo 9:13-21; 10:1-11; 11:1-14
2026-02-05	7	Tarumbeta		Ufunuo 11-14
2026-06-05	1	Kombe		Ufunuo 15:1-8; 16:1-2
2026-10-03	2	Kombe		Ufunuo 16:3
2027-01-31	3	Kombe		Ufunuo 16:4-7
2027-05-31	4	Kombe		Ufunuo 16:8-9
2027-09-28	5	Kombe		Ufunuo 16:10-11
2028-01-26	6	Kombe		Ufunuo 16:12-16
2028-05-25	7	Kombe		Ufunuo 16:17-21; 17:1-18; 18:1-24
2028-09-22				Ufunuo 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>Nataka kusesitiza kuwa hii ni nadharia tu, na sidhani kwamba najua siku au saa kamili ambapo Mwana wa Adamu atakuja.</p> <p>Kwa njia ya kusema, wakati Yesu alisema hili zamani, ilikuwa miaka mingi kabla hajamfichulia Yohana ufunuo wake. Pia sidhani kama naweza kuonyesha kile Yohana alichokiona katika ufunuo huo, au kwamba tafsiri yangu ndio pekee inayowezekana.</p> <p>Zaidi ya hayo, sidhani kama nina uelewa mkubwa zaidi kuliko wanatholojia wanaoshikilia imani ya kwamba watachukuliwa ("raptured") kabla ya mwaka wa kwanza wa "dhiki kuu."</p> <p>Hata hivyo, nadharia hii inashauri kwamba huenda tayari tunapitia hiyo, na mambo hayaendi kama vile sisi sote tulivyokuwa tukiyafikiria.</p> <p>Kama nilivyosema mara nyingi katika barua hii, nilikosea katika maamuzi, na sina aibu kukubali kwamba, kama binadamu yeyote, mimi pia ni miongoni mwa wale wanaofanya makosa ya kutokufanya jambo fulani.</p> <p>Bado, ninashangazwa na jinsi matukio haya ya kimataifa yanaendelea kutokea kwa usahihi mkubwa kwa vipindi vya kawaida vya siku 120 kadri muda unavyopita.</p> <p>Zaidi ya hayo, ni wazi kwamba sina ushirikiano wowote wa moja kwa moja katika matukio haya, wala sijayasababisha kutokea.</p> <p>Licha ya pengo dogo mwanzoni (labda kwa sababu nilitumia miaka ya siku 360 badala ya ile ya asili ya 365), nimegundua kuwa matukio yanafanana kwa usahihi zaidi kadri muda unavyokwenda na tunapokaribia Septemba 22, 2028.</p> <p>Mfano wazi wa usahihi huu ni kuonekana kwa comet ya Atlas angani, ambayo ilitokea kwa usahihi kabisa mnamo Oktoba 13. Hii inahusiana na rejea ya nyota "chungu," ambayo tumeiona hivi karibuni ikijitokea katika migogoro ya kisiasa, kama vile kilichotokea Hispania kufuatia dhoruba ya DANA.</p> <p>Kuna wazo moja zaidi ambalo nimeshajulikiza, ambalo linathibitisha wazo la kutumia mwaka wa 28 kama alama ya kumbukumbu, pamoja na kuanzishwa kwa Jimbo la Israeli mnamo Mei 14, 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>Wakati Yesu aliposema kuhusu uharibifu wa Hekalu na kusema ataliinua tena kwa siku tatu (Yohana 2:19), wengi wanaita hili si tu kama kumbukumbu ya ufufuo wake, bali pia kama dalili ya mabadiliko makubwa ya baadaye.</p> <p>Katika barua ya pili ya Petro, kuna rejea ya Zaburi 90:4, ambayo inasema kwamba siku moja kwa Bwana ni kama miaka elfu moja.</p> <p>Hii inawasababisha baadhi ya watu kutarajia kwamba, baada ya miaka elfu mbili kupita tangu ufufuo wa Kristo, kitu kikubwa na cha kipekee kinaweza kutokea.</p> <p>Hii inaleta swali muhimu kuhusu jinsi ya kuhesabu miaka hii kwa usahihi, hasa kwa sababu wengi wanaamini kwamba kalenda yetu ya kibinadamu ina makosa ambayo yanaweza kuficha muda halisi wa tarehe yoyote ya kinabii, na kufanya iwe vigumu kufuatilia bila jicho lililofundishwa.</p> <p>Kulingana na mahesabu yangu, leo, Jumamosi, Novemba 9, 2024, ni siku ya 9 ya mwezi wa 7 katika mwaka 1996 baada ya Ufufuo wa Kristo.</p> <p>Sasa nitafafanua jinsi nilivyofikia hitimisho hili.</p> <p>Kwanza, ingawa kuwepo kwa kihistoria kwa Yesu hakupingwi kwa kiasi kikubwa na wanahistoria, tarehe halisi za kusulubiwa kwake na ufufuo wake bado ni suala la mjadala.</p> <p>Kichocheo kimoja muhimu katika ratiba hii ni kifo cha Herode Mkubwa, Edomi ambaye alitawala Yudea kama mtumwa wa Roma wakati Yesu alizaliwa. Wanahistoria wanakadiria hili lilitokea karibu na mwaka wa 4 kabla ya "enzi ya kawaida," ambayo inaonekana kuleta mkanganyiko katika hesabu yoyote ya kawaida.</p> <p>Mwaka mmoja baada ya kifo cha Herode, Mfalme wa Roma Augustus aligawa eneo hili kwa warithi wa Herode.</p> <p>Ili kuifanya hali kuwa ngumu zaidi, hakuna "mwaka 0" katika kalenda yetu, maana yake ni kwamba ratiba inahamia moja kwa moja kutoka -1 hadi 1.</p> <p>Kwa mfano, ikiwa Yesu alikuwa na umri wa miaka 3 katika mwaka -1, basi alipo fika umri wa miaka 4, tayari ilikuwa ni mwaka 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>Hii inadhihirisha uwezekano wa makosa katika jinsi tunavyohesabu miaka ya maisha ya mtu yeyote kutoka wakati huo.</p> <p>Na kuna zaidi. Tunapochunguza kwa karibu umri wa Yesu wakati wa kusulubiwa kwake, swali lingine linajitokeza.</p> <p>Katika 2 Samweli 5:4-5, inasema kwamba Daudi alianza kutawala akiwa na umri wa miaka thelathini na alitawala kwa miaka arobaini.</p> <p>Hii ilinifanya kujiuliza kuhusu wazo linalokubalika sana kwamba Yesu alikuwa na umri wa miaka 33 wakati alivaa taji la miiba.</p> <p>Kwa kweli, hakuna msingi wazi wa kudai kuwa alikuwa na miaka 33, isipokuwa tafsiri ya baadaye ya Luka 3:23, ambayo inasema kwamba Yesu alikuwa "karibu na miaka 30."</p> <p>Kwa rejea hii, inaeleweka kwamba miaka 27 pia inakubaliana na maelezo ya kuwa "karibu" na 30.</p> <p>Pia hakuna uhakika kwamba huduma yake ilidumu miaka 3.5. Makisio haya yanatokana tu na kuhesabu idadi ya sherehe ambapo maneno na miujiza yake yaliandikwa katika Injili.</p> <p>Kwa kuwa Yesu alitimiza kila kitu kilichoandikwa kumhusu katika Sheria, Zaburi, na Manabii, mimi nadhani alikuwa na umri wa takriban miaka 30.5 wakati wa kusulubiwa—kama baba yake Daudi—badala ya namba 33.</p> <p>Pendekezo la kuwa na umri wa miaka 33 linaonekana kama kulazimisha na linafanana na matumizi ya namba hiyo na Freemason kutaja cheo cha juu ambacho wanachama wanapata katika vikundi hivyo.</p> <p>Katika Mathayo 12:40, Yesu anasema kwamba kama vile Yona alivyokaa siku tatu na usiku tatu tumboni mwa samaki, Mwanadamu atakaa wakati huo katika tumbo la dunia.</p> <p>Hii inaashiria hesabu sahihi:</p> <p>Yesu alikula chakula chake cha mwisho usiku wa Nisan 14. Alikamatwa mapema asubuhi, alihukumiwa wakati wa asubuhi hiyo, alisulubiwa na kuteseka kwa masaa kadhaa, na alizikwa kabla ya jua kutua siku hiyo hiyo, Nisan 14.</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>Mwanzoni mwa Nisan 15, wakati jua lilipozama, Wayahudi walisherehekea mlo wa Pasaka, kuanza kwa Sherehe ya Mikate Isiyo na Chachu, siku muhimu ya mapumziko.</p> <p>Kwa kuhesabu siku tatu kamili na usiku—kutoka mwisho wa Nisan 14 hadi mwisho wa Nisan 17—tunadhihirisha kuwa ufufuo ulitokea Jumamosi, Nisan 17, ikionyesha kuwa Yeye ni Bwana wa Sabato.</p> <p>Hata hivyo, kama mzaliwa wa kwanza, pia anajionyesha kama Bwana wa siku ya kwanza ya juma kwa sababu, kulingana na akaunti zilizoandikwa, Maria Magdalene alikuwa wa kwanza kupata kaburi tupu asubuhi ya siku inayofuata baada ya Sabato.</p> <p>Zaidi ya hayo, Kristo Yesu aliendelea kuonekana kwa wengi wa wanafunzi wake kwa wiki zilizofuata wakati wa siku ya kwanza ya juma ili kuanzisha sakramenti ya kumsherehekea Jumapili.</p> <p>Kristo Yesu alitumia muda nao, akila na kunywa, ndani na nje, wakati walipokuwa wakifanya kazi au kusafiri, akithibitisha ukweli wa ufufuo wake katika mazingira mbalimbali.</p> <p>Kwa kutumia akili ya bandia, nilitengeneza kanuni ya kutambua miaka inayokidhi vigezo maalum, na nitaelezea hapa chini.</p> <p>Lengo la kanuni hii ni kubaini kama, katika mwaka fulani wa enzi yetu, tarehe 14 ya Nisan kwenye kalenda ya Kiyahudi inashuka siku ya Jumatano kulingana na kalenda ya Gregori.</p> <p>Ili kufanya hivyo, kanuni inakagua kama tarehe 14 ya Nisan inashuka siku ya nne ya juma la Kiyahudi (Jumapili ni 1, Jumatatu ni 2, na n.k.), na kama inalingana na Jumatano kwenye kalenda ya Gregori. Katika miaka ambapo masharti yote mawili yanakubaliana, kanuni itaonyesha miaka hiyo kama halali.</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']}")

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<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>Ninaweza kuwa na makosa, hata hivyo, kulingana na mahesabu yangu, kati ya miaka 25 na 35 ya enzi yetu, ni katika miaka 28 na 31 pekee ambapo hali hiyo inatimizwa kwamba, saa 19:01, ambayo ni usiku wa Jumatano kwetu, inalingana na siku ya nne ya juma la Kiyahudi.</p> <p>Hapa chini kuna maelezo ya matokeo ya mahesabu:</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

Tarehe ya Mwaka wa Gregorian Saa ya Machweo ya kawaida Siku ya Juma Siku ya kawaida ya Juma Kiyahudi

Nisan 14, 3785	25	19:01	Sita	Ijumaa
Nisan 14, 3786	26	19:01	Tano	Alhamisi
Nisan 14, 3787	27	19:01	Tatu	Jumanne
Nisan 14, 3788	28	19:01	Nne	Jumatano
Nisan 14, 3789	29	19:01	Sabato	Jumamosi
Nisan 14, 3790	30	19:01	Tano	Alhamisi
Nisan 14, 3791	31	19:01	Nne	Jumatano
Nisan 14, 3792	32	19:01	Pili	Jumatatu
Nisan 14, 3793	33	19:01	Kwanza	Jumapili
Nisan 14, 3794	34	19:01	Sabato	Jumamosi
Nisan 14, 3795	35	19:01	Tano	Alhamisi

<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>Ikiwa tunataka kuchagua tarehe ya 31 BK, kwa kuzingatia kifo cha Mfalme Herode Mkuu, Kristo alipaswa kuwa amesulubiwa akiwa na umri wa miaka 33. Ikiwa tutachukua makadirio haya katika jedwali la kihistoria, hesabu yangu ni kwamba, kulingana na maoni yanayopinga kuwa kuzaliwa kwa Kristo hakukuwa karibu na msalaba wa majira ya baridi. Makadirio yangu ni kwamba Kristo alizaliwa wakati wa Sherehe ya Vibanda, karibu na msimu wa mvutano, mwanzoni mwa Oktoba ya mwaka 4 KK.</p>
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<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>Ikiwa tutakubaliana kwamba huduma Yake ilidumu kwa miaka 3.5, basi alitwaliwa kuwa mfalme na kuhani alipofikia umri wa miaka 27, mwaka wa 24 katika kalenda yetu.</p>
<p>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.</p>	<p>Kama Mfalme Daudi, alitiwa taji akiwa na umri wa miaka 30. Tarehe ya taji lake ni Nisan 14, na alifufuka kutoka kwa wafu tarehe 29 Aprili, mwaka wa 28 katika kalenda yetu.</p>
<p>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.</p>	<p>Naweza kuwa nimefanya makosa sehemu fulani ya kanuni. Pia naweza kuwa na makosa katika dhana hii nzima. Ikiwa hiyo ni hali, katika miaka michache, tutakapojiangalia nyuma, tutacheka kuhusu yote haya. Hata hivyo, ikiwa kile ninachowasilisha ni sahihi na dhana hii ni ya kweli, naamini ina uwezo wa kubadilisha mtazamo wa maisha ya watu fulani, pamoja na jinsi wanavyotazama kazi, uwekezaji, na matarajio yao kuhusu maisha ya baadaye.</p>
<p>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.</p>	<p>Ndio maana nataka kusisitiza kwamba si jaribu la kutabiri mambo yajayo, wala sijiite nabii. Na pia sijaribu kumvutia mtu yeyote. Kwa kweli, faida pekee ya kuchunguza mada hizi hapa ni kushiriki jambo ambalo linaweza kuwa deduksheni ya kupendeza.</p>
<p>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.</p>	<p>Mimi ni mpenzi wa namba na mahesabu, na nina hamu kubwa ya kuelewa uhalisia. Njia ambayo ubongo wangu umeundwa inanipa nidhamu ya kutosha kuzingatia mada ninazozipenda, hata ikiwa hiyo inamaanisha kuuliza maswali kuhusu dhana zetu za kimsingi na za kawaida kuhusu jinsi maisha yanavyofanya kazi.</p>
<p style="text-align: center;">* * *</p>	<p style="text-align: center;">* * *</p>
<p>An algorithm to redeem lost time as a risk management strategy</p>	<p>Algoritmu ya kuokoa wakati ulioibiwa kama mkakati wa usimamizi wa hatari</p>
<p>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?"</p>	<p>Ikiwa dhana ya wazo lililopita ni ya kweli, basi sote tunakutana na swali muhimu la uwepo wetu: "Ikiwa kurudi kwa Bwana hakuepukiki na kila siku inatufanya tuwe karibu zaidi, je, niko tayari kutoa hesabu ya maisha yangu?"</p>
<p>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?</p>	<p>Fikra hii sio ya kupuuzilia mbali kwa sababu inaalika tafakari ya kina. Hivyo, mtu anaweza kuuliza maswali mengine yanayofanana: Nimefanya nini na kile ambacho Mungu ameweka mikononi mwangu, chini ya mamlaka yangu na wajibu wangu? Kwa nini niliruhusu kufanya makosa mengi, kupoteza muda mwingi, au kufanya maamuzi mabaya sana katika kipindi kilichopita?</p>

<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>Ukweli usioepukika kwa kila mtu ni kifo, lakini tatizo nalo ni kwamba tunajikuta tukiepuka kufikiria kuhusu kifo kwa kujihusisha na mambo mengine au hata kwa kuabudu mambo yasiyo ya kweli. Hata hivyo, hiyo haizuii ukweli kwamba tutalazimika kukutana nalo siku moja.</p> <p>Kwa kweli, maswali haya yanaweza kuonekana kama yale ambayo mumin wa dini aliye na ugonjwa wa hatari anaweza kuwa anajiuliza mwenyewe.</p> <p>Maswali yaliyo mbele yetu si ya kupuuzilia mbali kama tukikubali uwezekano wa mambo ya kiroho. Kama unavyoona, dhana kutoka kwa wazo lililopita ilinileta kwenye tafakari kubwa, na hitimisho langu lilikuwa wazi:</p> <p>Yesu mwenyewe anatuonya katika Mathayo 24 kuhusu umuhimu wa kuwa macho, na hivyo, nilijiamua kuwa sitaki kukutana na wakati huo nikiwa sijajandaa, bila kujua, au nikiwa usingizini. Hivyo, nilielewa kwamba kamwe sio too late kufanya jambo.</p> <p>Nataka kushiriki baadhi ya mifano ya jinsi mtu anavyoweza kuokoa muda ulioenda bure, ikiwa kama mimi, utafikiriwa hitimisho kama hili. Siwezi kushiriki haya kwa kujivunia au kujionyesha, bali ni kutunza uzoefu wangu na labda kuwahamasisha wengine kufanya kitu cha aina hii.</p> <p>Utakachosoma sasa huenda kiwe ni kama ratiba ya kile alichomaanisha Yohane Mbatizaji kwa kusema kuzaa "matunda ya toba," lakini kile nilichopata hadi sasa kimenishangaza, na kina uhusiano mkubwa na kile tutakachofanya katika Bina.</p> <p>Hadi sasa, nimejaribu kufanya kila kitu kinachowezekeka kwa binadamu ili kufikia watu wengi iwezekanavyo kwa ujumbe wa Kristo.</p> <p>Hata hivyo, nimejifunza kuwa thamani iko kwenye kutenda kulingana na mwongozo wa Roho Mtakatifu kufanya mapenzi ya Mungu kwa hali na wakati fulani.</p> <p>Kila mmoja wetu ana vipaji na uwezo wa kipekee, na kulinganisha hakusaidii lolote.</p>
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<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>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.</p> <p>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</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>	<p>Kwa maoni yangu, kile kinachojali ni hatua ndogo na za unyenyekevu kwa sababu injili inafanya kazi kama mbegu ya haradali au kama chachu ndogo inayobadilisha unga wote.</p> <p>Pia tunaweza kufikiria hatua yoyote inayohusiana na injili kama mfululizo wa athari, kama vile athari ya nyuklia, ambayo ina athari kama ukuaji wa mseto, unaoleta thamani ya milele kwa sababu tunazungumzia Ufalme wa Mbinguni.</p> <p>Kwa mfano, ingawa sina watazamaji zaidi ya 2,000 kwenye ukurasa wangu wa Facebook, shukrani kwa kutumia matangazo na mbinu kadhaa za asili, nimefikia zaidi ya watu 700,000. https://www.facebook.com/GuillermoEstefaniMonarrez</p> <p>Ninaamini kuwa, ingawa idadi ni ndogo ikilinganishwa na kurasa maarufu zaidi, nina imani kuwa juhudi hii imekuwa ya wakati muafaka na imechangia, kwa namna fulani, katika baadhi ya mabadiliko tunayoyaona katika hali halisi ya sasa.</p> <p>Mnamo Januari 2022, niliweka lengo la kujitathmini: kupitia kila sura ya "Mere Christianity" ya C.S. Lewis na kurekodi mfululizo wa video za maelezo kwa kila sura.</p> <p>Lewis anachukuliwa kama mmoja wa wanafalsafa wa kidini walio na ushawishi mkubwa katika karne ya 20, na katika kazi hii, anazungumzia kwa uwazi na kwa undani hoja za ukafiri wa kisasa, akiweka jibu la Kikristo lilio thabiti na linalohusiana.</p> <p>Kati ya Januari na Februari ya mwaka huo, nilifanya kazi ya kuandaa maudhui ambayo ninatumaini yatakuwa rasilimali kwa wale wanaotafuta kuelewa kwa undani fikra za Kikristo katika dunia ya leo.</p> <p>Kitu cha kupendeza zaidi kuhusu kazi hii ni kwamba Lewis anachunguza ni nini hasa Ukristo, pamoja na mada nyingine kama vile misingi ya maadili ya Kikristo, faza zinazoiunga mkono, na tumaini tulilionalo kwa kuwa sehemu ya watu wa Mungu.</p> <p>Mfululizo huu upo kwenye YouTube kwa wale wanaotaka kuchunguza mtindo wa Lewis, sura kwa sura. https://www.youtube.com/playlist?list=PL0HBf7EpEC6g-08VMxBa0f54AkFUVQEcY</p>
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<p>From March to May of 2022, I focused on another important work of modern Christian apologetics: "The Case for Christ" by Lee Strobel.</p> <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>Kuanzia Machi hadi Mei 2022, nilijikita katika kazi nyingine muhimu ya ulinzi wa Ukristo wa kisasa: "The Case for Christ" ya Lee Strobel.</p> <p>Kitabu hiki kinadokeza na kudhibitisha ushahidi wa kihistoria na hoja kuhusu maisha ya Kristo, kifo chake, na ufufuo wake.</p> <p>Kufuatia kazi ya Strobel, niliunda mfululizo mwingine wa video ambapo niliongeza ushahidi na mifano ambayo, kwa maoni yangu, inaongeza nguvu zaidi kwa kesi iliyowasilishwa na Strobel.</p> <p>Vipengele hivi pia vinapatikana kwenye YouTube, kama mwaliko wa kuingia kwa undani zaidi kwenye ushahidi na kufikiria. https://www.youtube.com/playlist?list=PL0HBf7EpEC6j9Rx_3g7iIsIcI-2yolpAQ</p> <p>Kuanzia Mei hadi Julai, nilibadilisha tena mtindo wangu, safari hii kwa kanuni za usimamizi wa Kikristo. Nilihisi hitaji la kurekodi na kushiriki kanuni ambazo naamini ni muhimu kwa kuishi maisha ya usimamizi katika nyanja zote, hasa katika uhusiano na vitu vya kimwili na fedha.</p> <p>Mfululizo huu wa video pia upo kwenye YouTube, na unalenga kutoa mtazamo wa vitendo na unaopatikana kwa wale wanaotaka kuishi kwa hisia ya uwajibikaji na madhumuni ya Kikristo. https://www.youtube.com/playlist?list=PL0HBf7EpEC6jb_Oy_5aS7x28TVstIIPCS</p> <p>Wakati huo, kati ya Aprili na Juni 2022, nilianza mradi mwingine: kurekodi Biblia kwa Kihispania ili iweze kupatikana kwenye Spotify.</p> <p>Uwezekano kwamba mtu yeyote, mahali popote na ufikiaji wa intaneti, anaweza kusikiliza Biblia kwa lugha ya kisasa ulionekana kuwa na thamani kubwa kwangu.</p> <p>Hadi sasa, zaidi ya watu 2,300 kutoka nchi 50 wametumia rekodi hizi za sauti mara 26,000. Mradi huu umeleta furaha isiyotarajiwa; sikufikiria kamwe kuwa ningeweza kusoma Maandiko kwa watu wengi kwa wakati mmoja.</p>
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<p>To make it easier to listen, I've organized playlists on Spotify.</p> <p>https://open.spotify.com/playlist/2FfP5XlvCBYnrAxYJYslx0?si=48933ba98042468a</p> <p>Here's one playlist dedicated exclusively to the New Testament based on this podcast.</p> <p>https://open.spotify.com/playlist/6y2lxKiXrgNOZZvXhHVkKH?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>Ili iwe rahisi kusikiliza, niliandaa orodha za nyimbo kwenye Spotify.</p> <p>https://open.spotify.com/playlist/2FfP5XlvCBYnrAxYJYslx0?si=48933ba98042468a</p> <p>Hapa kuna orodha moja ya nyimbo iliyotengwa kabisa kwa Agano Jipya kulingana na podcast hii.</p> <p>https://open.spotify.com/playlist/6y2lxKiXrgNOZZvXhHVkKH?si=6b84e3d4d2664845</p> <p>Mnamo Agosti 28, 2022, baada ya wiki mbili, nilimaliza maandiko ya kitabu nilichokiita "Jinsi ya Kuthamini Siku Zako? (au Jinsi ya Kupona kutokana na Wakati ulio Potea)."</p> <p>Nilitumia tafakari nilizofanya kuhusu wakati kuunda nadharia rahisi: mwongozo wenye mbinu za vitendo za kutumia siku, wiki, na misimu yetu kwa hekima.</p> <p>Gunduzi langu kuu hapa ni algorithm inayotokana na maswali, ambayo inajaribu kufuata mpangilio ambao Mungu alitumia kuumba kila kitu katika juma moja, na niliita "juma la ubunifu."</p> <p>Baada ya miaka ya maamuzi makosa, naamini inawezekana kurejesha wakati ulio potea kwa kutumia mbinu inayohamasisha maamuzi yanayotokana na kutumia hekima.</p> <p>https://www.amazon.com/dp/B0BD1V2GS7</p> <p>Naonyesha algorithm hii kwenye jedwali linalofuata, lakini kwa madhumuni ya vitendo, kumbuka kwamba maelezo yako kwenye kitabu.</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?

Ili kutumia chombo hiki ipasavyo, mbinu ni kama ifuatavyo: "Wakati wa maombi, mwombe Roho Mtakatifu akusaidie kujibu maswali yafuatayo..."

#	Siku	Mambo ya Kumbwa	Usiku, kabla ya kulala	Asubuhi, kabla ya kuanza kazi
1	Mzaliwa wa Kwanza	Ni nini naweza kufanya leo kumsherehekea Kristo Yesu kama Mzaliwa wa Kwanza?	(Jumamosi usiku) Ni kitu kimoja gani naweza kufanya wiki hii kupanua ufalme wa Mbingu hapa Duniani?	Ni mafanikio gani muhimu kwa wiki hii kama kila kitu kitakwenda vizuri?
2	Acha Vizuizi	Amua jinsi ya kushinda kikwazo kikuu.	(Jumapili usiku) Ni kikwazo kipi kikuu kilicho moyoni mwangu kinachonizuia kutimiza jambo moja ninalopaswa kufanya wiki hii?	Ni vipi naweza kushughulikia kikwazo kikuu kinachonizuia kutimiza jambo moja ninalopaswa kufanya wiki hii?
3	Panga	Chagua kipengele kimoja kitakachokuwa na athari kubwa kwa matokeo yanayotakiwa.	(Jumatatu usiku) Ni sehemu gani ya moyo wangu ni nguvu zaidi na niko tayari kubadilika ili kufikia jambo moja?	Ni sehemu gani ni nguvu zaidi na niko tayari kutoa dhabihu ili kufikia jambo moja?
4	Mifumo	Tekeleza mbinu rahisi zaidi kutimiza jambo moja.	(Jumanne usiku) Ni jambo gani pekee lililo moyoni mwangu linalotakiwa ili kupanua ufalme wa Mbingu kwa njia rahisi?	Je, kuna mambo yoyote yaliyopuuziliwa mbali yanayozuia umakini wangu kwa jambo moja?
5	Ongeza	Shiriki fursa ya kutimiza jambo moja.	(Jumatano usiku) Ni nini kinachonizuia moyoni mwangu kuweka kile nilicho mikononi mwa Kristo Yesu ili akibariki?	Ikiwa na mipaka ya masaa mawili ya kazi kwa siku kutokana na shambulio la moyo, ni jambo gani moja ninalopaswa kipa kipaumbele na jinsi gani naweza kuhamasisha wengine kufanya mengine?
6	Fikia kilele	Fanya kitu cha ajabu.	(Alhamisi usiku) Ni wapi maishani mwangu ambapo mkonu mkuu wa Bwana Yesu unahitaji muujiza?	Ni jambo gani moja linaloweza kufanya kazi hii kuwa ya ajabu?
7	Pumzika	Pokea huruma.	(Tjuma usiku) Ni nani ambaye nahisi ananidai zaidi, na ananidai kiasi gani?	Ni vipi naweza kusherehekea kuwa Kristo Yesu ni Bwana wa Pumziko?

<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>Siku chache baada ya kumaliza kitabu hiki, swali linalojis repeteka lilijitokeza akilini mwangu: "Kwa kuwa kitabu hiki kinazungumzia hali halisi, kipaumbele changu kinapaswa kuwa nini?"</p> <p>Nilikuta ripoti kutoka mwaka wa 2021 ambayo ilionyesha idadi ya kushangaza: kati ya watu wazima zaidi ya bilioni 8 duniani, takriban bilioni 1.6 walijitambulisha kama wanachama wa Kanisa la Kikristo.</p> <p>Kwa kuwa na idadi hiyo akilini, tarehe 30 Agosti, niliandika insha nikifikiria ukubwa wa kazi ya kuhubiri injili kwa ajili ya Kanisa la Kikristo katika karne ya 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>Kwa kutumia mantiki, ili kufikia uinjilisti kamili katika wiki 150, inaweza kuhesabiwa kwamba kiwango cha ukuaji cha +1.1% kwa kila wiki kwa kanisa la Kikristo kitahitajika.</p> <p>Baada ya kuzingatia kwa makini jambo hili na kuomba kuhusu hilo, hitimisho langu lilikuwa kwamba njia ya kipekee na inayoweza kutekelezeka kufikia hili ilionekana kuwa ifuatayo: muumini mmoja wa Kanisa la Kikristo la sasa kufikia mkombozi mmoja kila mwaka.</p> <p>Mchakato wa algoritmi hauhitaji programu ya kompyuta bali unarudiwa kwa mtindo rahisi na wa kimantiki:</p> <ul style="list-style-type: none"> • Katika mwaka wa kwanza, muumini mmoja anaweza kushiriki injili na marafiki watatu wasiokuwa wa imani, akitarajia angalau mmoja wao aitakase. • Katika mwaka wa pili, waumini wawili wangepasiana injili kwa watu sita wasiokuwa wa imani, wakitarajia wawili wao wataikubali. • Katika mwaka wa tatu, waumini watatu wangepasiana ujumbe kwa watu tisa, hivyo kukamilisha jukumu hili kwa kiwango cha kimataifa. <p>Najiweka katika kumbukumbu pia kwamba, kuanzia Septemba hadi Desemba 2022, wakati nilikuwa naandika mwongozo huu, jimbo la Durango lilikuwa linapitia mgogoro wa kifedha. Ilisemekana kwamba serikali ya awali ilikuwa imeacha hali mbaya ya fedha za umma, na kwa jumla, kulikuwa na hali ya kukata tamaa na huzuni kote jijini.</p> <p>Katikati ya hali hii, nilijikita katika kuandaa mbinu rahisi ya uinjilisti kwa kila mtu, bila kujali tabia zao.</p> <p>Katika mwezi wa Septemba 2022, nilifanya kazi ya kutengeneza mpango huu kuwa mwongozo wa uinjilisti wa kibinafsi, ambapo nilipokea msaada na maoni mazuri kutoka kwa wanachama kadhaa wa kanisa la Kikristo la 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, rafiki na mshirika mwenzangu wa Bina, alikagua maandiko ya mwisho mnamo Oktoba 28, na mnamo Oktoba 30, kitabu hicho kilichapishwa, pamoja na michoro ya Juan Pablo Robles, ambayo alikamilisha kuhusu Mibaraka ya Yesu. https://www.amazon.com/dp/B0BP2Y3TC5</p> <p>Baada ya kumaliza kitabu, siku moja nilipokuwa nikiosha vyombo nyumbani kwa wazazi wangu, mama yangu alicheka, akapendekeza niandike kuhusu "matunda ya Roho Mtakatifu."</p> <p>Kisha, mnamo Novemba 2022, nilipokuwa safarini kuelekea Guadalajara, nilikuwa na mazungumzo na Santiago Castillo, ambaye alizungumzia kitu kuhusu Ray Dalio na kitabu chake "Principles."</p> <p>Hii ilinichochea kusoma kazi ya Dalio, ambayo niliwahi kuiacha kando, na kutoka kwa kusoma hiyo, wazo lilijitokeza kwangu: kuandika jibu la Kikristo kwa mtindo wake, ambao niliona kuwa na mawazo ya kidini ya pantheistic.</p> <p>Kitabu changu, "Principles for Living in the Spirit," kilichapishwa mnamo Desemba 2022 na kinatoa mtazamo wa Kikristo, ambao naamini ni halisi zaidi kuliko wa Dalio. Ingawa namheshimu Dalio sana, naona kwamba anakosa kutambua ukweli wa Roho Mtakatifu, jambo linalofanya kazi yake kuwa isiyo kamili. https://www.amazon.com/dp/B0BP1GL58T/</p> <p>Wakati wa safari hiyo mnamo Novemba, nilipokuwa nikirudi Durango kupitia barabara ya Zacatecas, nilisikiliza wimbo "No Longer Slaves" wa Zack Williams, ulioandikwa moja kwa moja gerezani la Tennessee. https://open.spotify.com/intl-es/track/1e2WZAaJXIFAk5801jlyM7?si=fbe45cc56f954344</p> <p>Kitu kimoja kiliguswa kwa undani ndani yangu, na nilijua: "Hakuna mtu mwenye muda mwingi wa kutafakari kile kinachojali kama wale walioko gerezani."</p> <p>Hivyo, nilijua kwamba, kinyume na marafiki zangu ambao nilituma kitabu cha 2021 "He Is," vijana wa gerezani wangeputiwa zaidi kuzingatia ujumbe wa kitabu hicho.</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>Niliamua kwamba nilihitaji kupata njia ya kuwafikishia ujumbe huo. Niliambia mama yangu kuhusu hilo, na yeye aliniambia kuhusu mchungaji kutoka kanisa la hapa mtaani ambaye alikuwa akijihusisha na huduma hii katika gereza kuu la Durango kwa miaka mingi.</p> <p>Hata hivyo, nilipochunguza hali ilivyokuwa katika gereza kuu, nilisikia uvumi wa kushtua ndani ya jamii ya Kikristo.</p> <p>Ilisemekana kwamba uhalifu ulioratibiwa ulikuwa umeingia kwenye kanisa, na baadhi ya wanachama wake walikuwa wakijifanya kuwa wachungaji. Pia, ilisemekana kwamba ilikuwa vigumu sana kufika gerezani kupitia huduma ya Kikristo wakati huo.</p> <p>Katika hali hii ya kutokuwa na uhakika, niliamua kuendelea kushirikiana na viongozi wa kanisa langu kujaribu tena. Nilikuwa na azma kuhusu hili, na katika miezi hiyo, tulikuwa tukiombea kila wakati.</p> <p>Mnamo Februari, kitu kisichotarajiwa kilitokea: mamlaka za shirikisho kutoka jiji kuu la Mexico zilimkamata wale waliokuwa wakizuia huduma ya Kikristo katika gereza kuu. Kama matokeo, milango ya kanisa la hapa ilifunguliwa tena. Hakuwa jambo tulilolifanya sisi; nina uhakika ilikuwa ni nguvu za Roho Mtakatifu zinazojibu maombi ya makanisa kadhaa ya Kikristo.</p> <p>Kuanzia Februari hadi Mei 2023, nilikuwa na nafasi ya kushiriki Injili katika gereza kuu la jimbo la Durango.</p> <p>Kanisa la Katoliki lilitutia mkono wakati wa alhamisi mchana. Wakati huo, kitu kilikuwa wazi kwangu, na kinaweza kuelezewa kwa methali inayojulikana katika huduma hapo: "Kuna watu walio huru ambao ni wafungwa wa dhambi zao, na kuna wafungwa ambao ni huru katika Kristo."</p> <p>Mbali na kuwapa hugi na ishara ya heshima ambayo ni nadra katika maeneo hayo, nilitaka kuwawezesha kusoma Biblia kwa sauti.</p> <p>Miezi kabla ya kumaliza muda wangu wa kutembelea gereza hilo, nilianza kuwahimiza wafungwa wakanunue Biblia. Tulikuwa tukiombea mamlaka kama vile gavana wetu na majaji.</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://guillermouestmon.substack.com/p/el-dia-10-del-mes-2-del-ano-1996?utm_source=publication-search</p>	<p>Kila mara nilipokuwa na muda mfupi wa kushiriki wazo na wao, kwa msaada wa padre wa kanisa, nilihimiza baadhi ya watu jasiri kujitokeza na kusoma Zaburi au kifungu kingine kwa sauti mbele ya wafungwa wote waliokusanyika.</p> <p>Nilipoona jinsi ilivyowaleta furaha, ilinichochea kuwaambia waombe familia zao iwapelekee Biblia. Hali yao ilikua mzigo wa kibinafsi kwangu. Nilikuwa nikiomba sana, nikimuomba Mungu anipe rasilimali ili kila mmoja wao apate Biblia yake mwenyewe.</p> <p>Katika moja ya ziara hizo, baada ya kupendekeza mara kwa mara waombe familia zao wawalete Biblia, mmoja wa wafungwa aliniambia mbele ya wote:</p> <p>“Hapana, hujui. Jana, walitembelea kila seli yetu na kutupa Biblia.” Alinionesha kijitabu kidogo cha buluu. Kilikuwa ni Agano Jipya kama zile zinazopatikana kwenye hoteli. Kila mfungwa alitoa Biblia ya Gideon kutoka mfukoni mwake!</p> <p>Mnamo Mei, wakati muda wangu gerezani ulipomalizika, nilianza kujihusisha na juhudi za uinjilisti za kanisa la hapa.</p> <p>Kwa sababu hii, niliguswa kushiriki Injili kwa sauti kutoka Plazuela Baca Ortiz, uwanja wa mji wa hapa. Timu ya uinjilisti ilinisaidia mara chache tulipokuwa pamoja. Hii ilitokea kuanzia Mei hadi Juni 2024.</p> <p>Hatimaye, niliamua kujiunga na kanisa lingine ambapo walisoma Biblia kifungu kwa kifungu, lakini sikuacha kujitolea kwa Plazuela. Kuanzia Juni 2023 hadi Juni 2024, kila Alhamisi nilikwenda kwenye uwanja huu kutoa mahubiri ya hadharani kwa maelfu ya watu kutoka Durango.</p> <p>Matokeo na maelezo kwa Kihispania ya kile kilichofanywa na programu ya mahubiri katika uwanja wa mji yanaweza kupatikana hapa:</p> <p>https://guillermouestmon.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>Ilikuwa katika uwanja huu, unaojulikana kama "uja square wa kutisha," ambapo nilikutana kwa mara ya kwanza na jamii za Tepehuan, ambazo zimekuwa zikilitumia uwanja huu kama sehemu ya mkutano kwa karne nyingi.</p> <p>Kati ya Septemba 25 na Oktoba 14, 2023, nilifanya utafiti ili kuelewa motisha, matamano, mahitaji, na matarajio ya wanachama wa Bina kuhusu maisha.</p> <p>Matokeo yalionesha kwangu kwamba mada hizi zinaweza kufaa hadhira kubwa kwa sababu thamani niliyopata katika mazungumzo haya ilikuwa ya kutosha kushirikishwa.</p> <p>Hapo ndipo, tarehe 13 Oktoba, nilipoamua kuanzisha jarida lilioitwa "Comunicación de Guillermo" lenye lengo la kuandika kuhusu mada muhimu na zinazofaa kwa jamii.</p> <p>Insha ya kwanza, iliyoitwa "Thamani ya Ndani," inachunguza dhana hii kwa undani, na unaweza kuisoma hapa (kwa Kihispania): https://guillermoestmon.substack.com/p/el-secreto-del-valor-intrinseco</p> <p>Mnamo Desemba 2023, nilianzisha urafiki na watu kadhaa waliokuja Plazuela kila jioni ya Alhamisi, akiwemo Don Calixto. Nilijua pia Perfecto, kiongozi wa Tepehuan, ambaye alionyesha kuwa nisingeweza kuwasaidia kweli watu wake kwenye uwanja huu, hivyo alinishauri na kuniongoza kutafuta nyumba ya pamoja ya wahindi katika jiji la Durango.</p> <p>Mwanzoni mwa 2024, nilijua kuwa ni wakati wa kuanza mchakato wa uinjilisti katika nyumba hii ya Tepehuan huko Santa María de Ocotan.</p> <p>Hii iliniruhusu kukutana na Eliseo, jamaa wa Perfecto na kiongozi wa jamii hii katika jiji la Durango.</p> <p>Eliseo aliguswa kwa upendo kuniambia mambo muhimu kuhusu maisha ya Tepehuan, na nilikuwa na fursa ya kupokea uongozi wake moja kwa moja.</p> <p>Kila Jumanne jioni, tunasoma injili kwa Kiswahili na pia kwa lugha ya O'Dam.</p> <p>Kile nilichojifunza kutoka kwa mawasiliano haya kimeandikwa kwenye memorandum ambayo ninaweza kushiriki bure kwa ombi.</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

Katikati ya mwaka wa 2024, nilikutana na Plácido, Tepehuan kutoka Pueblo Nuevo, kupitia Andrew, mhubiri kutoka Australia ambaye amekaa zaidi ya muongo mmoja kati ya watu hawa walioko mbali katika Milima ya Tepehuan huko San Francisco de Lajas, ambapo wao ni Au'Dam, jamii tofauti na ile ya O'Dam ya Eliseo, na ambaye pia nilijenga urafiki wa kina.

Plácido alikumbana na kutengwa kutoka kwa Wakristo wa Durango kwa sababu alikuwa na familia kubwa yenye wake wanne. Hali hii ilishangaza jamii za Kikristo za eneo hilo. Nilijua kuwa tunahitaji kufanya masomo ya Biblia katika lugha ya Au'Dam, ambayo tuliendesha kwa miezi kadhaa katika shamba lake. Hatimaye, tulifanikiwa kumkubali Plácido na familia yake katika jamii ya karibu miezi michache iliyopita.

Niliweka lengo wazi: kufanya kilicho muhimu ili kuchapisha Biblia katika lugha ya O'Dam kwa jamii ya Tepehuan. Hata hivyo, niligundua haraka kuwa kulikuwa na kikwazo: rasilimali zangu hazikutosha kwa sababu jamii hii ina zaidi ya familia 10,000 zilizozagaa zaidi ya maeneo 1,000 katika milima, katika manispaa za Mezquital na Pueblo Nuevo, kusini mwa Durango.

Hivyo, nilielewa kuwa mradi huu ni mkubwa na kwamba hauwezi kutekelezwa bila msaada mkubwa wa kifedha. Kwa sababu hii, sasa ninatembelea ndugu zangu kutoka Santa María Ocotán mara chache tu. Kwa sababu nilijifunza huko Betsela nguvu ya mkakati mzuri, tunatengeneza mpango wa uinjilisti unaojitegemea kupitia mauzo ya kondoo katika eneo la Gran Nayar. Eneo hili lina idadi kubwa zaidi ya jamii za wahindi nchini Mexico, ikiwa ni pamoja na Tepehuans kutoka Durango.

Wakati huo, mnamo Novemba 2023, nilianza programu ya kujiandaa kimwili kwa ajili ya mbio za marathon kupitia mazoezi ya "compound gain". Programu hii ililipa, na tarehe 10 Juni, 2024, nilifikia lengo langu. Unaweza kusoma zaidi kuhusu uzoefu huu hapa:

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

<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>Kuanzia mwezi wa Machi, jarida langu "Comunicación de Guillermo" lilibadilika kutoka kuwa mkusanyiko wa insha kuwa gazeti la kila wiki.</p> <p>Sasa linakusudiwa kurekodi matukio muhimu ya ubinadamu kama aina ya chronicle, na ninajikamilisha nalo kwa tathmini ya bei na masoko ili kuelewa kwa bora mageuzi ya kiuchumi na kijamii kupitia takwimu.</p> <p>Mnamo Mei 2024, Jerry, mchungaji wangu wa sasa, alinihito kwenye kongamano la misheni lililopangwa huko Durango.</p> <p>Nilimwambia kwamba niliona ni ya kushangaza kutuma wamishonari kwenda nchi nyingine wakati kulikuwa na mengi ya kufanya hapa nyumbani, lakini alijibu, nadhani akiongozwa na Roho Mtakatifu, "Kuna aina tofauti, na tunahitaji kuziunga mkono zote."</p> <p>Siku moja kwenye kongamano la wamishonari, nikiwa nimehamasishwa na taarifa zote nilizokuwa napokea, Roho Mtakatifu aliguswa na roho yangu, na nikamwambia Bwana, "Ninatoa Bina kwako, fanya chochote unachotaka nacho. Yote ni yako. Siwezi kushughulikia hili tena. Litumie kwa utukufu wako."</p> <p>Baada ya wiki chache, nilizungumza na Jerry kuhusu wasiwasi wangu na nikamwambia labda nilikuwa nikifikiria kutumia mfano wa Bina, lakini nikilenga kuwekeza katika misheni.</p> <p>Alipendekeza nifikirie jina la mpango huo, ambalo nililita "Tesoros Puros" (Hazina Safi). https://www.facebook.com/profile.php?id=61563651233690</p> <p>Kuanzia Juni 2024, kupitia Tesoros Puros, nilianza kufanya kazi na Guillermo mwingine, kutoka kwa shirika la misheni la LAMM ili kukuza kutuma wamishonari wa Latin Amerika duniani kote. https://www.latinoamericaalmundo.org/</p> <p>Shukrani kwa msaada wa kanisa la hapa ninalojiunga nalo, tulifanikiwa kumuunga mkono mmissionari ambaye sasa yuko Indonesia. Mnamo Agosti 2024, tulikuwa na mazungumzo naye wakati alipotembelea Durango, ambayo unaweza kusikiliza hapa (Kihispania): https://www.youtube.com/watch?v=BYmN-DqGp98</p>
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<p>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."</p> <p>When David returned, he gave me a beautiful English Bible from the Gideons.</p> <p>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.</p> <p>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."</p> <p>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."</p> <p>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/</p> <p>Since then, as part of the team, we have distributed tens of thousands of New Testaments in these 3 months.</p> <p>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.</p>	<p>Mwisho wa mwaka 2023, kaka yangu David alipata kazi nchini Marekani. Karibuni aliniambia kwamba siku moja, alipozungumza na mama yetu kwa simu na kumwambia kuhusu chumba chake cha hoteli, alikuta kitu kisichotarajiwa: Qur'ani na Biblia ya Kiingereza kwenye droo. Bila kufikiria mara mbili, mama yetu alimuuliza, "Letesheni ili uweze kuwapa kaka yako."</p> <p>Aliporudi, David alinikabidhi Biblia nzuri ya Kiingereza kutoka kwa Gideons.</p> <p>Niliona hili kama jibu la maombi yangu ya kuleta Biblia kwa watu wa Tepehuan, hivyo nikamomba kaka yangu Daniel awasiliane na mshiriki wa Gideon aliyejulikana kanisani kwake, kanali mstaafu ambaye sikumbuki kukutana naye binafsi.</p> <p>Siku chache baadaye, asubuhi, nilipokuwa nikitembelea nyumba ya jamii ya Tepehuan, nilipokea simu kutoka kwa kanali. Kwa sauti thabiti lakini ya kirafiki, alisema, "Wamenambia ulikuwa unanita futa. Tukutane mahali fulani kwa kahawa, na uje ukiwa umejiandaa na uamuzi wako wa kujiunga na Gideons."</p> <p>Nilipomaliza kupiga simu, nilihisi kuhamasishwa sana kwenye roho yangu, ambayo niliona kama mwito. Tulipokutana, alinionesha Biblia ya thamani iliyofunikwa kwa kivuli cha kijeshi, iliyoundwa hasa kugawiwa miongoni mwa vikosi vya kijeshi. Niliguswa zaidi. Bila kusita, nilimwambia kanali, "Tuko vitani. Bila shaka, nakubali."</p> <p>Hatimaye, katika juma la kwanza la Septemba 2024, nilijiunga rasmi na Gideons International, huduma inayojitolea kushiriki Neno la Mungu katika taasisi na pembe zote za jamii ambapo inawezekana. https://gideons.org/</p> <p>Tangu wakati huo, kama sehemu ya timu, tumegawa maelfu ya nakala za Agano Jipya katika miezi hii 3.</p> <p>Kwa mfano, wakati wa gwaride la Maadhimisho ya Siku ya Uhuru huko Durango, tuligawa zaidi ya nakala 2,500 kati ya umma na vikosi vya kijeshi na polisi waliokuwa wakimachwa.</p>
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<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.</p> <p>https://www.instagram.com/p/DARWPxjSUG5/</p>	<p>Mnamo Oktoba, nilishiriki katika shughuli ya pamoja huko Chihuahua na Gideons kutoka kote nchini, ambapo tuligawa zaidi ya nakala 40,000 katika shule, vituo vya urejeo, na hospitali.</p> <p>Mnamo Oktoba, pia tuliweza kutoa zaidi ya nakala 4,000 katika gereza la jimbo, na tunaendelea kufanya kazi ili kufanikisha hilo na jeshi la Mexico na taasisi nyingine.</p> <p>Tarehe 9 Septemba, chini ya mwezi mmoja kabla ya serikali ya shirikisho kubadilika, vita vya chini ya kiwango vilianza katika jimbo letu la jirani la Sinaloa kati ya makundi mawili ya cartel la dawa za kulevya.</p> <p>Mgogoro huu umeathiri hasa Culiacán, ingawa pia umefika Mazatlán, ambayo iko chini ya masaa matatu kutoka Durango. Hali bado haijaisa.</p> <p>Wakati huo, huko China, kulikuwa na uvumi kwamba serikali ingechukua hatua kuhuisha uchumi. Habari hii, pamoja na matangazo rasmi, ilisababisha ongezeko lisilotarajiwa katika bei ya hisa ya Alibaba.</p> <p>Kwa mshangao, bei ya hisa ya Alibaba iliongezeka kutoka \$83 tarehe 30 Agosti hadi \$117 tarehe 7 Oktoba, ambayo inawakilisha ongezeko la karibu 41% ndani ya zaidi ya mwezi mmoja. Kupanda huku kumekuwa na athari kwa ripoti za kifedha za Bina.</p> <p>Kwa upande mwingine, Durango inaishi kwa amani ya kipekee. Licha ya mvutano katika kanda, maisha ya umma yanaendelea kwa utulivu wa wastani. Najawekea ujasiri kusema kwamba, katikati ya yote haya, Durango bado ni mojawapo ya miji bora za kuishi nchini siku hizi. Hata hivyo, bado kuna changamoto moja kubwa: maendeleo ya kiuchumi bado hayajatatuliwa.</p> <p>Ingawa nilijitenga na chama kinachoongoza "Movimiento Regeneración Nacional" miaka mingi iliyopita kwa sababu niliona kinatengeneza demokrasia bandia ili kupitisha ajenda yake, tarehe 23 Septemba 2024, nilijiiondoa rasmi katika chama hicho kwa sababu naamini kinakuza, miongoni mwa matatizo mengine, utamaduni wa upendeleo wa familia na ibada ya sanamu za kidini.</p> <p>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>Hii inamaliza uhusiano wangu wa kisiasa nao na msaada wowote wa kisiasa au halali kutoka kwangu kwa harakati hii. Kama unavyojua, kwa muda mrefu nimekuwa nikitumia hekima yangu yote na ujuzi wa kisiasa kupanua ufalme wa Mbingu.</p> <p>Wakati rais wa sasa wa Mexico alipoapishwa tarehe 1 Oktoba 2024, nilitazama kwa wasiwasi alipoanza kutumia vitendo vya ibada vinavyofanana na vile vilivyopiganiwa na rais wa awali, akielekea kwa miungu ya uwongo ya kabla ya Uhispania.</p> <p>Inaonekana kama anataka kuongoza watu wa Mexico kwenye njia ile ile ya ibada ya sanamu kupitia serikali yake, ambayo kamwe haijapelekea jambo zuri, kwani huleta rushwa na udanganyifu zaidi ambao unafanya nchi kuwa mtekweni wa uongo na hadithi za uwongo.</p> <p>Ninaamini ni muhimu kuinua sauti zetu na kuhamasisha tafakari.</p> <p>Kwa kweli, katika safari ya haraka nilioifanya katika juma la tatu la Oktoba, nilikuwa na fursa ya kutembelea Jiji kuu la Mexico na kuhubiri injili katika baadhi ya maeneo yake maarufu, ikiwa ni pamoja na kasri la Chapultepec, Muwinda, Malaika wa Uhuru, na Monumenti la Reforma.</p> <p>Moja ya maeneo haya ilikuwa Zócalo, mbele ya Ikulu ya Kitaifa. Kutoka hapo, nilifanya wito wa hadhara wa toba kwa sababu ninatumaini kwa dhati kwamba rais wetu atachukua muda kutafakari na kubadilisha mwelekeo kabla ya kuivuta taifa kuelekea kwenye vitendo hivi vikali. https://www.instagram.com/guillermoestmon/p/DBZk6C4yBiH/</p> <p>Siku hiyo, ilionekana kama ingekuja mvua. Hata hivyo, watu wengi waliokuwa wakipita walisimama kusikiliza ujumbe.</p> <p>Miongoni mwa ishara zote za shukrani nilizopokea kutoka kwa watu nilipokuwa nikifanya hivi, mwanaume mmoja alikuja kwangu na kusema: “Kile unachosema ni kweli. Nafikiri sisi sote tunajua, lakini hakuna anayejiweza kusema kwa wazi.”</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>Kwa upande mwingine, tunamsapoti Jorge, misionari anayeenda India. Atakuja Durango katika juma la tatu la Novemba kutembelea makanisa ya hapa na Tesoros Puros na kushiriki maono yake ya jinsi biashara zinavyoweza kuwa njia ya misheni na kutafuta msaada wa kiroho.</p> <p>Labda Jorge hajajiwazia, lakini maisha yake yamenihamasisha sana na kunisaidia kupata hekima niliyokuwa nikitafuta.</p> <p>Matukio haya yote yamekuwa chanzo cha msukumo kwa mawazo mawili ya mwisho nitakayoshiriki mwishoni mwa mkusanyo huu. Naamini kwamba Roho Mtakatifu, kwa njia ya miujiza, ameniwezesha kuunganisha vipengele vyote ili kutatua msugvano niliyokuwa nipo.</p> <p>Jambo kuu ambalo ningependa kushiriki nanyi hapa ni wazi: Sitazuia chochote.</p> <p>Nitafanya kila niwezalo kushirikisha na watu wengi iwezekanavyo zawadi ya wokovu ambayo Kristo Yesu anatoa kwa yeyote anayeamua kutubu.</p> <p>Nikirejelea maneno ya C.S. Lewis, ningependa "siku ya kifo changu duniani, iwepo sherehe motoni kwa sababu hatimaye nipo mbali na uwanja wa vita."</p> <p>Hata hivyo, nakubali kwamba bado nafanya makosa mengi, na kuna sehemu za tabia yangu ambazo zinahitaji kurekebisha. Maisha yangu yako mbali na ukamilifu, na hayajakuwa bila shida.</p> <p>Kwa kweli, tangu Oktoba 2021, ninahisi changamoto zimeongezeka. Kila wakati ninapofikiria kuna fursa ya kutimiza hamu yangu ya kuunda familia ya Kikristo, inaporomoka mikononi mwangu bila kuelewa sababu halisi ya hili.</p> <p>Nadhani kwamba kadri machafuko ya kijamii na matukio ya kijiografia yanavyoongezeka, inakuwa vigumu kwa mtu yeyote kutabiri maelekeo ya baadaye na kwa wakati mmoja kuwa tayari kwa kile kinachokuja.</p> <p>Hata hivyo, nimeshuhudia jinsi imani, kama mbevu ya haradali, inavyoweza kuzaa matunda mengi hata kwa juhudi ndogo kabisa.</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>Najjuliza sana kuhusu athari ya kila kitendo na kila kinachofuata kutokana na kufanya mambo kwa hekima na thamani ya ndani. Nilijua kidogo kuhusu jambo kama hili katika uchaguzi wa Mexico wa mwaka 2018. Lakini wakati huu, ni tofauti. Haijalishi ni kitendo kidogo gani kinachoonekana kuhusiana na injili, kinakuwa na nguvu kubwa mikononi mwa Mungu.</p> <p>Kwa imani kidogo, mambo ya ajabu na ya kushangaza yanaweza kutokea.</p> <p>Leo, naamini kwamba Ukristo unapanuka zaidi duniani, ukiendeshwa na Kanisa na ushuhuda wa kibinafsi wa uinjilisti ninaouona kila mahali, hata katikati ya shida, jambo ambalo linaniletea amani kubwa.</p> <p>Najihisi kuwa na amani na njia niliyopitia mpaka sasa na dhamiri safi kuhusu ushuhuda wa Yesu niliokuwa nikiujaribu kushiriki duniani. Hadi leo, naamini kwamba nimesalia mwaminifu kwa kile ambacho Mungu alininunulia, na niko tayari kutoa hesabu nzuri ya vitendo vyangu.</p> <p>Kwa kuwa mkweli, tangu nilipochapisha kitabu "Jinsi ya Kuthamini Siku Zako" mnamo Septemba 2022, nimeweka katika vitendo mbinu ya "wiki ya ubunifu" ambayo naielezea humo.</p> <p>Katika kitabu, hoja yangu kuu ni kwamba wiki moja ya maamuzi ya hekima inaweza kutoa matokeo bora kuliko mwezi mmoja wa maamuzi ya kijinga.</p> <p>Kwa kuzingatia vitendo vidogo vya hekima vya kila siku, nakadiria kuwa kutumia kanuni hizi kwa nidhamu kwa robo ya mwaka inaweza sawa na kurekebisha mwaka mmoja uliopotea katika maisha ya kawaida.</p> <p>Kwa mbinu hiyo hiyo, naamini kwamba miezi sita ya kutekeleza algorithm hii inaweza kufidia miaka mitatu ya kupoteza muda, wakati mwaka mzima wa mazoezi yenye nidhamu unaweza kurekebisha miaka sita au saba.</p> <p>Tangu Agosti 28, 2022, nilipomaliza kitabu hicho, siku 815 zimepita, au wiki 115.</p> <p>Ingawa hatujafikia wiki 150 nilizozikusudia baada ya kumaliza kitabu hicho, nina imani kwamba juhudi hizi zimesaidia angalau kiwango cha ukuaji wa Ukristo cha 1.1% kwa kila wiki kinachozunguka kile kinachoweza kufikiwa kwangu.</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>Kwa kutumia teknolojia ya sasa, kama simu za mkononi na mitandao ya kijamii, naamini pia kwamba takwimu zinazotumika na baadhi ya huduma za Kikristo zimepitwa na wakati, na nguvu ya Ukristo duniani kote ni kubwa zaidi leo kuliko ilivyokuwa miaka michache iliyopita.</p> <p>Ukristo umeweza kurejesha nguvu zake duniani kiasi kwamba unaweza kuiona kama nguvu iliyosaidia hivi karibuni Donald Trump kushinda nchini Marekani siku chache zilizopita.</p> <p>Hitimisho langu baada ya miaka 2.2 ya kugundua hekima ya "wiki ya ubunifu" ambayo Mungu alikusudia ni kwamba, kulingana na mahesabu yangu, nimeweza kurekebisha zaidi ya miaka 15 iliyopotea kutokana na maamuzi ya kijinga.</p> <p>Sikutenda chochote. Bwana alileta yote haya mikononi mwangu. Lakini najihisi kwamba nimebadilisha muda wote ulio potea kwa matunda ya toba, ambayo naamini yatatoa matunda zaidi kuelekea uzima wa milele.</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>Hatari za kijiografia na Comunicación de Guillermo</p> <p>Athari za vita kati ya Ukraine na Urusi kwa bei ya hisa za Alibaba zilinifundisha jambo muhimu.</p> <p>Hata ingawa naamini kwamba nadharia yangu ya uwekezaji ni sahihi, tunafika mahali katika historia ambapo hatuwezi kupuuza hatari za kijiografia.</p> <p>Hata wakati makisio na nadharia za biashara unazozifikiria kuwa unazielewa zinaonekana kuwa na msingi, hali ya kisiasa duniani inaweza kubadilika haraka na kuathiri kile kilichozungumziwa kuwa ni thabiti.</p> <p>Athari za matukio haya hazijilimiti kwa mataifa makubwa au mashirika; pia inahusiana na maamuzi yetu ya kila siku na mikakati ya muda mrefu.</p> <p>Hivyo ndivyo nilivyokubaliana kubadilisha jarida la "Comunicación de 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>Ikiwa unapendelea kupokea hili kwa Kiingereza, unaweza kujisajili hapa: https://www.linkedin.com/build-relation/newsletter-follow?entityUrn=7249503021808680960.</p> <p>Ikiwa unazungumza Kihispania, unaweza kujisajili hapa: https://guillermoestmon.substack.com/</p> <p>Lengo la juhudi hii ni kuwasaidia watu wengi iwezekanavyo kuelewa hali halisi kwa njia inayofikika, kana kwamba Warren Buffett alikuwa akiandika kwa mama yake.</p> <p>Sikufikiria jina bora zaidi, lakini ikiwa una mapendekezo, nitafurahi kuyasikia.</p> <p style="text-align: center;">* * *</p> <p>Njia ya busara kwa mustakabali usioweza kuepukika</p> <p>Inaweza kuonekana kuwa ya ajabu, lakini kwangu mimi, kuandika mistari hii na kuichapisha si rahisi. Sikuwa na wazo hata kidogo kwamba ningeweza kushiriki jambo kama hili, hasa sio katika muktadha huu wa Bina.</p> <p>Labda, kwa maamuzi tofauti, maisha yangu yangukuwa tofauti. Kwanza, kwa sababu nilikosa fursa yangu ya kwanza ya kuanza familia ya Kikristo, ingawa nina imani kwamba Mungu wa miujiza ana jambo zuri alilopanga kwangu.</p> <p>Lakini sasa, nikimtumikia Bwana, naamini kwamba nimeshinda zaidi ya muongo mmoja wa maisha yangu uliopotea.</p> <p>Ingawa bado ninatamani kuwa baba, sidhani kama mimi ni mzembe. Naona jinsi mambo yanavyoendelea, na nakubaliana na kwamba kila kitu kinabadilika haraka, hivyo najihisi niko tayari kiroho, kiakili, na kimwili kwa chochote kitakachokuja.</p> <p>Pia, nina hakika kwamba, kwa miaka michache sasa, haitashangaza yeyote kati yenu kujua imani zangu kuhusu Ukristo na jinsi maadili yake yanavyobadilisha jinsi ninavyoona hali halisi.</p> <p>Ahadi yangu kwenu, kama marafiki na wanahisa wa Bina, inabaki imara. Kimsingi, lengo langu linaendelea kuwa: kutumia mtaji uliochangia na wanahisa na kuwekeza katika biashara za kipekee kwa bei za kawaida.</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>Hata hivyo, ni wazi kwangu kwamba hii sasa inachukuliwa na falsafa ya maisha ambayo ni tajiri, pana, na ya kina.</p> <p>Kwangu mimi, iko wazi kabisa kwamba katika kipindi cha chini ya miaka mitano, dunia kama tunavyoijua itabadilika kuwa kitu kingine, na kile tunachokishi leo kinaweza kuwa ni kumbukumbu tu ya mbali.</p> <p>Huenda usikubaliane na kile nilichoshiriki na uamue kutoa uwekezaji wako. Ikiwa hivyo ndivyo itakavyokuwa, sitakuzuia, kwa sababu mtaji wako umekuwa daima wako. Tafadhali wasiliana nami ikiwa hivyo ndivyo ilivyo.</p> <p>Lakini bila kujali kama unakubaliana au hukubaliani na kila kitu nilichoshiriki, naamini kwamba, kama mshirika wa Bina, unakutana na tatizo la aina tatu na maono haya:</p> <ol style="list-style-type: none"> 1. Nakuongopea. 2. Nimeenda kichaa au nimeshindwa na mawazo potofu yanayotawala mawazo yangu, na yamenifanya nisiwe na dhamiri. 3. Ninakwambia ukweli. <p>Ikiwa unadhani kuwa mimi nakudanganya na kwamba nia yangu ni kukudanganya kama wale watu wasiokuwa waaminifu ambao nimetaja katika barua hii, tafadhali wasiliana nami ili uweze kutoa uwekezaji wako katika Bina haraka iwezekanavyo.</p> <p>Moja ya kanuni zangu ni kudumisha uhusiano mzuri, wenye tija, na wa kuaminika. Kwa upande wangu, naamini kwamba kile ninachosema ni kweli, na sitanii kuhusu jambo muhimu kama hili.</p> <p>Ikiwa utajiamini kwa ukweli wangu, basi tatizo linajitokeza: Je, mimi ni sahihi katika mawazo haya, au nipo mbali sana na ukweli?</p> <p>Lakini hata ikiwa mimi ni mchanganyiko, nina sababu za kuamini kwamba nadharia yetu ya uwekezaji ni thabiti na itakulinda maslahi yetu.</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>Kwanza, na base hii kwenye mantiki iliyotolewa na Jeff Van Duzer katika kitabu chake "Why Business Matters to God?" nilipokuwa nikichunguza mawazo aliyonishirikisha Jorge nilipokutana naye, ambayo nilielezea kwa undani katika wazo lililopita kabla ya hili.</p> <p>https://www.amazon.com/Why-Business-Matters-God-Still/dp/0830838880</p> <p>Mantiki hiyo inaenda hivi: Kwanza kabisa, hakuna anayeweza kusema kwa uhakika jinsi gani kinavyofanya kazi kile kinachoitwa "nyakati za mwisho," na tafsiri za mada hii mara nyingi zinaonekana zikiwa na mawazo mengi na mjadala.</p> <p>Hata hivyo, kuna mtazamo thabiti, ambao mimi binafsi ninauunga mkono, unaoitwa "mendelea."</p> <p>Katika mistari mingi ya Maandiko, iwe ya Agano la Kale au la Jipya, tunaona kwamba kazi tunavyofanya na jinsi tunavyofanya ni muhimu sana kwa Mungu.</p> <p>Baadhi yetu tunaamini kwamba kila hatua tunayochukua katika maisha yetu ina uwezo wa kuwa huduma takatifu kwa Mungu.</p> <p>Theolojia hii, tangu siku za awali za Ukristo, inaonyesha wazo kwamba hakuna tena hekalu la kimwili; badala yake, sisi wenyewe ni hekalu ambapo Roho Mtakatifu anaishi.</p> <p>Kazi ya kitaaluma basi inakuwa huduma kuu, kama wapenzi wangu wa Kikatoliki kutoka Chuo Kikuu cha Panamericana wangevyo sema, "Opus Dei," ambayo inaboreshwa uhusiano wetu na Mungu na kusudi letu maishani.</p> <p>Hatuwezi kuwa na uhakika jinsi Yerusalemu ya Mbinguni itakavyokuwa, ingawa tuna shaka kwamba Mungu atachukua bora ya dunia hii kujenga au kutumia katika jiji hili jipya.</p> <p>Swali kuu linajitokeza basi: Je, kazi yetu katika maisha haya itadumu, na je, inahusu kwa Mungu?</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>Ili kujibu hili, kwa vitendo, tunakutana na mitazamo mitatu ya kifalsafa ndani ya Ukristo:</p> <p>1. Wagonjwa wa Agnostiki:</p> <p>Wanakuwa katika hali ya kutokuwa na uhakika kila wakati.</p> <p>Wanamini kwamba dunia yenyewe imeharibika, kwamba kwa namna fulani, Mungu alikosea kwa kuumba dunia inayoweza kuoza, na kwamba unabii ni wa kubashiri au ishara.</p> <p>Kulingana na mtazamo huu, hatuwezi kutarajia kuwa juhudi zetu zitadumu katika hali mpya, kwani ahadi ni za jumla na zinatuhakikishia wokovu kupitia dhahibu ya Kristo pekee.</p> <p>Mtazamo huu unatusaidia kuelewa kwamba hatuwezi kutarajia nini kitafanyika kwa hali hii tunapoenda kwenye hali ijayo.</p> <p>2. Wapenzi wa Kuangamiza:</p> <p>Wanamini katika mapengo kamili kati ya dunia hii na ile inayokuja, kulingana na sura ya tatu ya Waraka wa Pili wa Petro.</p> <p>Kwao, dunia itaharibiwa kwa moto na kubadilishwa na dunia mpya.</p> <p>Wanasisitiza kwamba Yerusalemu ya Mbinguni inashuka kutoka mbinguni kama zawadi ya kipekee kutoka kwa Mungu, safi na isiyo na doa, ambapo binadamu, pamoja na uchafu wao, hawawezi kuchangia.</p> <p>Kwao, kazi ya binadamu ni njia tu ya kudumisha maisha hapa lakini haina thamani yake yenyewe, ikionyesha kuwa hakuna maana ya kujitahidi hapa.</p> <p>Katika mtazamo wao, wanapuuzilia mbali kwamba Mwanzo unasema Mungu aliumba vitu vyote kuwa vizuri.</p> <p>Pia, wanacha swali hewani: kama kazi isingekuwa na maana, kwa nini Mungu mzuri atuite tufanye kazi, tupiganie, na tuwe jasiri?</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>3. Upokeaji:</p> <p>Huu ni mtazamo ninaoshikilia. Namini kwamba kazi tunazofanya ni muhimu kwa Mungu na kwamba thamani yake ya ndani itadumu, ikisafishwa na kubadilishwa ili kuchangia katika ufalme wa Mungu.</p> <p>Moto unaozungumziwa katika barua ya Petro ni wa kusafisha, sio wa kuharibu (1 Wakorintho 3:12-15).</p> <p>Mungu anajali kazi tunazofanya katika dunia hii kwa sababu ina thamani ya ndani na inahusiana na kusudi la milele.</p> <p>Kupitia sakramenti za Meza ya Bwana na ubatizo, Kristo anatufundisha kwamba vitu vya kimwili vina jukumu takatifu na la kudumu.</p> <p>Mtazamo wa Yerusalemu Mpya unafunuliwa hapa, katika hali hii; haimaanishi kwamba tutachukuliwa kwenda mbinguni.</p> <p>Wazo kwamba Yerusalemu ya Mbinguni inahifadhi jina la "Yerusalemu" katika Ufunuo 21 na 22 linapendekeza mwendelezo. Kwa mfano, jiji hili limejengwa juu ya mitume na kabila kumi na mawili za Israeli, wahusika wa kihistoria wanaounganisha dunia ya kale na mpya.</p> <p>Katika hali hii mpya, Mungu, kwa utawala wake, anachagua kuishi kati ya watu wake katika jiji takatifu lililoanzishwa ndani ya hali yetu. Huko ndipo wafalme wa dunia watakapofika na utukufu wao (Ufunuo 21:24).</p> <p>Hivyo, naamini kwamba kazi zetu zina nafasi katika mpango wa Mungu, na Yeye atafanya kazi kupitia Roho Wake katika kazi za kibinadamu, akijumuisha kile kilicho na thamani katika Yerusalemu Mpya.</p> <p>Kwa kuwa Mungu ana mipango inayojumuisha dunia hii na ile inayokuja, tunaweza kumwamini kuwa mapenzi Yake yatafanikiwa katika hali mpya, na kwamba Atabaki kuwa mtawala mkuu.</p> <p>Mungu atafanya kazi kupitia Roho Wake katika kazi za kibinadamu, na, katika nyakati maalum na zisizotarajiwa, uingiliaji Wake utajitokeza wazi zaidi mwishoni mwa nyakati.</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>Hakuna "Plan B." Kuanzia Mwanzo hadi Ufunuo, nia za Mungu zinadhihirishwa kwa njia inayojirudia. Amani iliyokusudiwa kwa ajili ya Bustani ya Edeni ndiyo ile ile amani tutakayoshiriki katika mji wa milele, Yerusalemu Mpya, hali yetu ya baadaye.</p> <p>Hii haimaanishi kwamba kazi zote zinachangia katika ufalme wa Mungu, kwa kuwa Mungu mwenyewe atahukumu na kusafisha kazi zetu na matendo yetu.</p> <p>Kazi inayokuwa na thamani ya ndani itabadilishwa ili kuunda dunia mpya katika Yerusalemu ya Mbinguni. Naweza kufikiria kuwa dunia hii mpya inaweza kujumuisha, kwa mfano, Mexico ya Mbinguni, Durango ya Mbinguni, Paris ya Mbinguni au London, New York ya Mbinguni, na hata Guadalajara ya Mbinguni.</p> <p>Bila shaka Mungu tayari anafanya kazi katika historia ya wanadamu.</p> <p>Chukulia mfano wa Biblia. Mungu aliwahaidi watu maalum kuandika kwa mikono yao hadithi kubwa zaidi iliyowahi kusemwa, "Neno Lake."</p> <p>Kwa njia ile ile, Mungu anaunda hali za muda na za kimwili katika dunia yetu kupitia maisha ya wale waliotayari kulipa gharama ya kuwa wanafunzi Wake, kubeba msalaba wao, na kumfuata.</p> <p>Hivyo, wito huu wa kimungu haujapunguzwa kwa mambo ya kiroho; unatutia moyo kushiriki kikamilifu katika biashara, kujenga ufalme wa Mungu hapa, katika hali hii.</p> <p>Wito huu unajumuisha maeneo yote ya maisha yetu, hata katika shughuli kama Bina.</p> <p>Unapogawa sehemu ya imani uliyopata kupitia kazi yako kwa Bina, unapata haki juu ya hisa za Bina. Bina, kwa upande wake, inafanya uwekezaji katika biashara, ikipata vyeo vinavyotoa haki fulani juu ya hizi.</p> <p>Lakini kabla ya kuhamia wazo linalofuata, vipi kuhusu utamaduni niliozungumzia awali, kama ule unaotawaliwa na wadanganyifu na waongo katika biashara na maisha ya kila siku nchini Mexico?</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>Hapa, mwanafalsafa wa kidini wa karne ya 20, Richard Niebuhr, alisisitiza umuhimu wa kuingiza imani katika maisha ya kila siku na akapendekeza mifano mitano ambayo waamini wanaweza kuzingatia kukabiliana na tamaduni za kidunia:</p> <ol style="list-style-type: none"> 1. Kristo Dhidi ya Utamaduni. Hapa, udhalimu na ufiisadi duniani ungetufanya tujitenge na kusubiri nje, bila kuhusika, kana kwamba biashara na siasa haviendani na imani. 2. Kristo wa Utamaduni. Katika mfano huu, hakuna mvutano halisi kati ya Kristo na mahitaji ya tamaduni za kila siku. 3. Kristo Juu ya Utamaduni. Katika mfano huu, biashara zinazofuata maadili ya ufalme wa Mungu zinapata umoja na dunia. 4. Kristo Zaidi ya Utamaduni. Mtazamo huu unaona wito wa Kristo kama nguvu ya kimaadili inayotuinua juu ya mahitaji ya tamaduni zinazotawala. 5. Kristo na Utamaduni kwa Paradoxi. Mkrisimani anaishi katika mvutano wa kudumu kati ya mahitaji ya dunia na yale ya Kristo, akistahimili ufiisadi wa dunia huku akingojea mabadiliko ya mwisho. 6. Kristo, Mabadiliko ya Utamaduni. Huu unatambua ufiisadi katika utamaduni, lakini Wakristo, kupitia Roho Mtakatifu, wanaidaiwa kuiokoa kwa kufanya biashara inayozingatia maadili ya ufalme wa Mungu. <p>Hizi zote ni mawazo niliyokueleza kama rejea na kuanzisha mazungumzo kuhusu jukumu la Bina katika siku zijazo.</p> <p style="text-align: center;">* * *</p>
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Bina as mission	Bina kama misheni
<p>God cares deeply about what we do in this world.</p>	<p>Mungu anajali sana kile tunachofanya duniani hapa.</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>Kwa kuwa thamani ya Bina inapatikana katika kumiliki mali muhimu, inawezekana kwamba sehemu bora za haki zetu hapa zitabaki na kuhamia katika hali mpya.</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>Ikiwa mtazamo ninaopendekeza ni sahihi, basi Mungu atatumia bora ya Bina kusaidia kujenga hali mpya ambapo tutafurahia Uwepo Wake.</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>Kwa mfano, haki unazoshikilia sasa katika “Bina mpya” zinaweza kutupa fursa ya kufikia bora zaidi ya “Alibaba mpya.”</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>Kwangu mimi, ingekuwa mantiki kwa mjasiriamali mwenye busara, akiwa na mtazamo huu, kuzingatia kupata haki katika sehemu bora za kila sekta, kadri inavyowezekana.</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>Kwa mtaji unaoekeza katika Bina, tuna nafasi ya kuchagua bora zaidi ya kila sekta, kwa sababu tunayo “ramani ya thamani ya kipekee” iliyobainishwa katika mawazo niliyoshiriki hapo awali. https://bina.mx/inicio/global-map-of-intrinsic-value/</p>
<p>However, you don’t need Bina to follow this approach.</p>	<p>Hata hivyo, hutaji Bina kufuata njia hii.</p>
<p>You could pursue this path on your own or trust it to someone you consider wise and careful.</p>	<p>Unaweza kufuata njia hii peke yako au kuiamini kwa mtu unayeona ni mwerevu na makini.</p>
<p>As for us, I believe that through Bina, we can fulfill this mission carefully and with integrity, within our abilities.</p>	<p>Kuhusu sisi, naamini kuwa kupitia Bina, tunaweza kutimiza misheni hii kwa uangalifu na uaminifu, ndani ya uwezo wetu.</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>Hadi sasa, naamini nimefuata mwongozo wa Roho Mtakatifu, na nitaendelea kutunza Bina kwa heshima kubwa kama sehemu ya huduma yangu kwa Mungu.</p>
<p>The story of Noah in Genesis 6 is a fitting example here.</p>	<p>Hadithi ya Nuhu katika Mwanzo 6 ni mfano mzuri hapa.</p>
<p>God saw the corruption and violence in humanity, so He decided to bring judgment upon the ancient world.</p>	<p>Mungu aliona ufsadi na vurugu katika ubinadamu, hivyo aliamua kuleta hukumu juu ya dunia ya kale.</p>

<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>Hata hivyo, Nuhu alipata neema machoni pa Mungu, na kwa kufuata maelekezo Yake, alijenga safina ili kuokoa familia yake na jozi za kila aina ya kila kiumbe kilicho hai.</p> <p>Nuhu hakuwa na haja ya kuleta kila mnyama duniani kwenye safina. Alihitaji tu baba wa paka, simba, chui, na puma; baba wa mbwa na mbwa wa nyumbani; kwa maneno mengine, mbegu muhimu ya kila aina ambayo ilihitaji kuhifadhiwa ilitosha.</p> <p>Wakati mafuriko yalipokuja, Nuhu na wale waliokuwa kwenye safina walinusurika, wakati kila kitu kilichokuwa duniani kilipotewa.</p> <p>Leo, naona Bina kama safina ya kisasa, ingawa misheni yetu sio kuhifadhi viumbe hai, bali ni kupata hisa katika biashara bora duniani.</p> <p>Nahisi amani kubwa nikijua kwamba, kwa utiifu, ninatekeleza sehemu yangu kwa kuandika barua hii kwako, nikiwaonyesha mtazamo mpana wa kile tulichojenga hadi sasa. Kwangu, hii ni zaidi ya hadithi yenye maana.</p> <p>Naamini kuwa Bina haitakuwa chombo pekee kitakachoingia katika uhalisia unaokuja, lakini nina imani kuwa itakuwa moja ya vitakavyokuwa.</p> <p>Mshindani wetu, ukilinganisha na vyombo vingine, hautokani na jinsi nilivyoelewa wazi uhalisia huu au hekima iliyoniongoza kuepuka madhara. Inatokana tu na kubarikiwa na imani ya utiifu katika nguvu ya Roho Mtakatifu.</p> <p>Kwa mtazamo huu, naweza kusema kwa kujiamini kuwa Bina imeundwa kuhamia kutoka duniani hapa kwenda katika dunia inayokuja, ambapo tutakuwa naishi milele.</p> <p>Hivyo, katika Bina, tutapata hisa katika biashara thabiti zaidi katika kila sekta, kulingana na uwezo na rasilimali zetu.</p> <p>Mtazamo huu ni rahisi kwa sababu naamini kuwa Roho Mtakatifu ameunda mfano wetu, na kuufanya uwezekano na kupanuka kulingana na rasilimali tunazozipokea.</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>Kwa thesis hii, Bina inaweza kukaribisha idadi isiyo na mipaka ya wanahisa wapya kutoka kote duniani pia, na nina imani kuwa rasilimali zitakapokuja, Bwana atanionyesha jinsi ya kuzitumia kwa hekima ili kushinda changamoto ambazo dunia itakutana nazo katika miaka ijayo.</p> <p>Hii inahusije na Bina kama ilivyo sasa?</p> <p>Leo, naamini kuwa nafasi yetu katika Alibaba ni imara sana na ya thamani. Hata hivyo, ikiwa wakati wowote ningeweza kupoteza imani yako, ningehitaji kuuza nafasi hii.</p> <p>Ninavutiwa na kuweka uwekezaji huu na uwezo wake. Ikiwa unataka kutoka, sitakuzuia, lakini ikiwa ungingeweza kunipa onyo kidogo mapema, itaruhusu mmoja wa wanahisa waliobaki kununua hisa yako.</p> <p>Habari njema ni kwamba, hadi sasa, nahisi kuwa nina msaada wa wawekezaji wakuu wa Bina. Kadri ninavyofahamu, hakuna aliyekubali kuweka fedha ambazo zina hatari ya kudhuru uthabiti wao wa kifedha.</p> <p>Pia, Bina haina madeni au majukumu yanayotufunga, ambayo inatufanya tuweze kukabiliana na changamoto yoyote ya kifedha au kiuchumi yenye hatari kubwa.</p> <p>Tutaona kitakachotokea baada ya kupokea ujumbe huu.</p> <p>Kwa mkakati huu mpya, naelewa kuwa rasilimali mpya zitakapokuja, athari ya nafasi yetu katika Alibaba itapungua, kwa sababu tutakuwa tukitawanya uwekezaji wetu kwa sekta nyingi za biashara duniani kote.</p> <p>Kwa njia fulani, tutakuwa tukielekea mbali na jinsi nilivyokuwa na mtazamo wa awali wa Bina, ambao ulikuwa kama Berkshire Hathaway. Bado tutakuwa na mkusanyiko wa biashara thabiti, lakini tutakuwa kama indexi kubwa inayolenga ubora wa biashara zinazothaminiwa zaidi duniani.</p> <p>Bila shaka, hatuko Marekani ya 1965, na mimi si Warren Buffett.</p> <p>Ingawa hafahamu kuwa mimi ni mtu, ninamuona Buffett kama mwalimu bora zaidi ningeweza kupata. Ninamshukuru Mungu kwa kuniruhusu kushuhudia kazi ya ajabu ya mwekezaji mkubwa zaidi wa wakati wote.</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>Nashukuru Mungu na kubariki maisha ya Warren Buffett, kwa kuwa amekuwa chanzo kikubwa cha msukumo kwangu. Hata hivyo, sidhani kama lengo la Mungu kwa Bina lilikuwa kamwe kunakili mtindo wa Buffett kwa usahihi.</p> <p>Nikiangalia nyuma, sasa naelewa kidogo zaidi kusudi la kuanzisha tena shughuli mwaka 2021, jambo ambalo linanijaza furaha.</p> <p>Kwa Bina, kila uamuzi wa uwekezaji utakuwa zaidi ya hesabu tu.</p> <p>Kila ununuzi utakuwa na thesis ya kina, na moja ya majukumu yangu ni kuhakikisha kwamba kila biashara tunayochukua ina misingi imara ya kiuchumi na inatoa thamani ya kudumu, ambayo kwa hali ya juu inaweza kuwa na umuhimu hata katika mtazamo wa kiroho kama "Yerusalemu mpya."</p> <p>Njia hii ni changamoto ya kuvutia kwangu.</p> <p>Nilisaidia kuunda algorithm yetu, na ninapata furaha na kuridhika katika kazi hii ambayo sikuwa natarajia.</p> <p>Sijihusishi na malengo makubwa; sidhani kama Bina itaiokoa dunia, wala sidhani kama mimi ni maalum kwa kazi hii.</p> <p>Ninachojua ni kwamba nimeshafanya maandalizi ya maisha yangu yote kutimiza wajibu huu.</p> <p>Bina si kitu cha kujivunia, wala si chanzo cha fahari binafsi; badala yake, ni jambo ninaloona kama jukumu.</p> <p>Sitaki mtu yeyote ajisikie kulazimishwa. Hatuhitaji kumshawishi mtu mwingine kujiunga na Bina sasa hivi.</p> <p>Bina iko katika ukubwa hasa ambao Mungu anataka iwe katika Novemba 2024.</p> <p>Kilichonifundisha katika miaka ya hivi karibuni ni kwamba vitu vyenye thamani halisi, kama Bina, havitegemei ukubwa maalum kuwa na maana; vinategemea utiifu kwa Mungu. Hivyo, tunafanya kazi na kile tulichonacho, kama vile Musa alivyowaondoa watu zaidi ya milioni moja kwa kutumia fimbo tu, kupitia nguvu ya Roho Mtakatifu.</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>Kwa maneno mengine, katika mpango mkubwa wa mambo, juhudi za Bina, ingawa ni ndogo kwa ukubwa, zina umuhimu wa kipekee. Machoni pa Kristo, inalinganishwa na Berkshire Hathaway, na hiyo ndiyo inayo maana zaidi.</p> <p>Kupitia jarida la “Comunicación de Guillermo,” nitajaribu kuungana na ofisi za familia na mifuko ya hedging inayoweza kufikiwa kwangu.</p> <p>Pia nimeshapokea mwaliko kutoka kwa Luis Rubén Chávez kushirikiana na Zenfi, fursa ya kushiriki baadhi ya mawazo yangu nchini Mexico.</p> <p>Zenfi tayari ni jukwaa la hali ya juu la afya ya kifedha lenye watumiaji zaidi ya milioni 1. https://www.zenfi.mx/</p> <p>Wakati tulikubaliana kufanya kazi pamoja, aliongea jambo la kuvutia mwishoni: “Hakuna upande mbaya, kuna tu upande mzuri kwa pande zote mbili.”</p> <p>Rubén ana haki; kupitia blogu ya Zenfi, naweza kuchapisha makala kila mwezi.</p> <p>Ingawa nimegundua kwamba maelfu kadhaa ya watu hufungua mawazo yangu kuhusu fedha binafsi, ambayo ni mchango mdogo lakini unaoridhisha kwa afya ya kifedha nchini Mexico, sidhani kama wengi wao wanavutiwa na Bina. Unaweza kuona machapisho yangu ya blogu hadi sasa hapa (kwa Kiswahili): https://blog.zenfi.mx/profile/guillermo-estefani/</p> <p>Nina uhakika kuwa wamiliki wa sasa wa hisa za Bina siyo watu pekee wenye busara duniani, na kwamba kuna familia zenye wanachama wenye busara ambao wana maswali mengi kuhusu kinachotokea na jinsi maisha ya baadaye yatakavyokuwa.</p> <p>Pengine baadhi yao wataona majibu katika misheni ya Bina na katika kile ninachoshiriki hapa.</p> <p>Mungu atatoa washirika wapya, wamiliki wa hisa, marafiki na rasilimali.</p> <p>Ikiwa rasilimali mpya hazitakuja, naamini kuwa nafasi yetu ya kijiografia na hisa yetu katika Alibaba ni imara vya kutosha kuleta matokeo mazuri katika miaka ijayo, hata kwa ukubwa wetu mdogo—isipokuwa thamani inakua haraka zaidi kuliko vile ninavyotarajia.</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>Natumai kwa dhati kuona umbo la mwisho ambalo Mungu atapewa Bina kwa muda.</p> <p>Chombo chetu kipya cha uwekezaji kitakuwa kimepunguzwa tu na uwezo wa wakala wetu wa kifedha wa Mexico.</p> <p>Hata hivyo, ikiwa tutakuwa na rasilimali za kutosha, sioni kizuizi cha kupanua kwa urahisi kupitia makubaliano na wakala wa kimataifa atakayetuleta kwa makampuni yote ya umma duniani kote.</p> <p>Sasa, kurudi kwenye tatizo ninaloweka mbele yenu—kama nikiwa ni mkweli kabisa kwenu—kuna nafasi ya kuwa nimekosea kuhusu kila kitu nilichosema katika mkusanyiko huu wa mawazo niliyoyaamini kuwa ni kweli.</p> <p>Ikiwa ndivyo ilivyo, baada ya miaka mitano, kila hisa ya Bina itawakilisha sehemu ya biashara bora zaidi zinazokuwepo duniani.</p> <p>Kwa dhati sioni jinsi mambo yanaweza kwenda vibaya ikiwa tutaifuata mpango huu. Kwa mtazamo wangu, ni Warren Buffett tu, mfundishaji wangu, ambaye amepita wazo hili la ajabu.</p> <p>Sijidai kumiliki wazo hili, kwa sababu kwa kitu ambacho wengine wanaweza kuona kuwa ni "cha kawaida" kama kubuni Bina, utukufu na heshima yote kwa kweli inapaswa kumtangulia Yesu Kristo.</p> <p>Kwa maneno mengine, nisingeweza kufika kwenye hitimisho hili la ajabu kama nisingepitia kila kitu nilichokieleza katika barua hii. Hivyo, sifa zinaenda kwa Kristo. Kwangu mimi, ni jitihada ya pamoja ambapo Yeye anahamasisha, na mimi ndiye niandikaye.</p> <p>Kwa nini ujumbe huu unahitaji kuja kwenye barua kama hii? Kwa nini iwe mimi na sio mwingine anayeandika kwenu? Kwa nini iwe ninyi ndio mnaosoma hii na sio mwingine? Kwa nini jambo kama hili linatoka katika nchi kama Mexico? Na kwa nini kitu cha thamani kama hiki kinatoka katika eneo lisilotarajiwa kama Durango?</p> <p>Jibu langu ni kwamba sina wazo kwa nini mambo yako kama yalivyo. Wakati mwingine, ninakubali tu kwa furaha, nikitumia imani kwamba Mungu atafanya kazi kubwa kwa Mkono Wake Mkuu.</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

Ninachojua ni kwamba vitendo hivi vitandikwa katika Kitabu cha Maisha, na katika siku zijazo, tutavishiriki kwa furaha na vizazi vingine.

Ikiwa ulipata ujumbe huu kwa bahati na unataka kujua jinsi ya kuwa sehemu ya Bina, nitumie ujumbe kwa anwani bina.ormasel@gmail.com.