

# TIST

## HABARI MOTO MOTO

Tel. 026-2322246, P.O.BOX 53 MPWAPWA

E-Mail [tist@twiga.com](mailto:tist@twiga.com)

01 May 2001

### Benefits of Repayment

As time nears for repayment of your 2000 loans, we would like to remind all small groups about the benefits of repayment. When the small groups repay the loans, it will benefit everyone in the entire TIST program. Repayment will tell the Board Members and everyone involved in the TIST program that groups are responsible and should be considered for future loans and projects.

The repayment of loans on time will allow new groups to join the TIST program so they may receive the benefits that the 1999 and 2000 groups have received. The TIST office staff can continue to research Njia Bora for your benefit and publish the Habari Moto Moto. When loans are repaid, new projects like the harvest grain project and the bicycle loan project for

### Mambo ya kukumbushana

- ❖ ***Kumbuka kuacha mabaki ya mimea kwenye shamba lako ili iwe mbolea ya mwakani.***
- ❖ ***Tafadhali tunawaomba wote waliochukua mikopo ya mwaka 1999 na 2000 kurudisha haraka iwezekanavyo kabla ya tarehe 15 Juni mwaka 2001.***
- ❖ ***Tunaomba wale wenye vipima joto waendeleo kurekodi kiwango cha Joto kwenye maeneo yao na kutuma taarifa ya kila mwezi kwenye Ofisi ya TIST.***
- ❖ ***Tafadhali kwa wale ambao bado hawajarudisha fomu za kurudisha mikopo Ofisini wahakikishe wamejaza vizuri, kwa wale wanaolipa mikopo kwa njia ya mazao wataje kiasi cha mazao watakayolipia na aina ya mazao hayo. Pia wale wa miti wataje idadi ya miti wanayolipia mkopo wao.***

### Faida ya kulipa mkopo



*Watu wa Zoisa wakijadili fomu za mikopo Maalum.*

Kwa kadri muda wa kurejesha mikopo ya mpango wa mwaka 2000 unavyokaribia, tungependa kuvikumbusha vikundi vyote vya TIST juu ya umuhimu au faida wa ulipaji wa mikopo. Kikundi kitakapo kuwa kimelepa mkopo wake kitamnufaisha kila mmoja kwa Mpango mzima wa TIST kwa ujumla. Ni kwa kulipa mkopo tu kutawawezesha wajumbe wa bodi na watu wengine wanaojihusisha kikamilifu na mpango huu wa TIST kutambua kwamba kikundi hicho ni hai na kitakuwa kimefanikiwa kujiunga na mikopo ijayo na hata miradi maalum.

Kama mikopo ikilipwa kwa wakati muafaka itawezesha hata vikundi vingine vipya kujiunga na mpango huu wa TIST, hivyo wataweza kupata faida kama vingine vya mwaka 1999 na mwaka 2000. Wafanyakazi wa ofisi ya TIST wataendelea kuchunguza Njia Bora kutokana na faida yenu na kuchapisha majarida ya Habari Moto Moto. Kama mikopo hiyo ikilipwa, basi miradi mipya kama ule wa kuhifadhi nafaka na mkopo wa baiskeli kwa maeneo yale yenye uhaba wa maji.

Kutakuwa na idadi ndogo sana ya vikundi vitakavyo chaguliwa na miradi hii mipya miwili kwa itakayo endeshwa wakati wa kiangazi. Ni vikundi vile tu ambavyo vimekwisha lipa mikopo yao ndivyo vitafaa kujiunga na miradi hii. Kama jambo litakwenda vizuri na likawa na mafanikio, litaendelea kutanuka na kuvinufaisha vikundi vingine katika mpango huu wa

Continued on page 2

Inaendelea ukurasa wa 2

areas lacking water can continue in the future.

These two projects are new and only groups which have fully repaid their loans will be eligible for the pilot project this harvest season. If this goes well and is successful, it will continue expanding to benefit more groups in the TIST program.

Also, please remember that loans are to be repaid by groups and not individuals. The loans were given to groups so members would be able to buy food and be able to stay and work their own shambas, to buy seed or implements for farming, and to pay for weeding. The loans were given to groups and so are to be repaid by the groups.

To summarize, repayment of loans will benefit all involved in the TIST program today, and in the future, as TIST grows and improves. The TIST office and Board wishes all groups success for repayment on schedule.

## Best practices for Christian Small Groups

This is the first in a series of HMM articles reviewing the best practices for Christian small groups. These best practices have come from many small group seminars and many people being open to the Holy Spirit as the Teacher.

What is a Christian Small Group?

Why have Small Groups?

A Christian Small Group becomes the Body of Christ for ministry, for discipleship, for the recognition of God's gifts among group members, and for the use of all those gifts for the building up of the body.

(Matt 18:20) "For where two or three come together in my name, there I am with them."

(John 15:5) "I am the vine, you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing."

(Heb 10:24-25) And let us consider how we may spur one another on toward love and good deeds. Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another."

The Holy Spirit is the Teacher of the Small Group.

(Matt 23:8) But you are not to be called rabbi, for you have one teacher, and you are all students.

TIST.

Tafadhali ikumbukwe kuwa mkopo unatakiwa ulipwe na kikundi kwa ujumla na sio kwa mwanakikundi mmoja mmoja. Mkopo ulitolewa kwa vikundi na hivyo wanakikundi wakaweza kujinunulia vyakula na kupata fursa ya kufanya kazi kwenye mashamba yao, kununua mbegu au hata vifaa vya kufanyia kazi shambani na hata kuwapa watu pesa na kuwasaidia kupalilia mashamba yao. Hivyo basi Mkopo ulitolewa kwa kikundi na vivyo hivyo unapaswa kulipwa na vikundi.

Kwa ufupisho wa hayo yote, malipo ya mikopo yatatanufaisha sisi sote tunaajishughulisha kikamilifu na mpango huu wa TIST kwa kipindi hiki cha sasa, na hata kwa kipindi kijacho, kwa kadiri TIST inavyozidi kukua na kuendelea zaidi. Ofisi ya TIST na Bodi wanavitakia vikundi vyote mafanikio mema katika mipangilio ya kulipa mikopo yenu.

## Utekelezaji mzuri kwa Vikundi vidogo vidogo vya Kikristo

Huu ni mfululizo wa kwanza katika HMM kuangalia utekelezaji bora kwa vikundi vidogo vidogo vya kikristo. Utekelezaji huu mzuri umetokana na semina mbalimbali za vikundi vidogo vidogo na watu wengi walimruhusu Roho Mtakatifu kama Mwalimu.

Vikundi vidogo vidogo vya kikristo ni nini? Kwanini viwepo?

Vikundi vidogo vidogo vya kikristo vimekuwa Mwili wa Kristo kwa Utumishi, Utume, kwa kutambua Karama za Mungu ndani ya wana vikundi na kwa kutumia karama au huduma hizo mwili wa kristo hujengwa.

(Mathayo 18:20) "Wakutanikapo wawili au watatu kwa ajili yangu nami nitakuwepo katikati yao."

(Yohana 15:5) "Mimi ni mzabibu na nyinyi ni matawi akaaye ndani yangu nami ndani yake, huyo huzaa sana; maana pasipo mimi nyinyi hamwezi kufanya neno lolote".

(Waebrania 10: 24-25) "Tukaangaliane sisi kwa sisi na kuhimizana katika upendo na kazi nzuri, wala tusiache kukusanyika pamoja, kama ilivyo desturi ya wengine; bali tuonyane na kuzidi kufanya hivyo, kwa kadiri mwonavyo siku ile kuwa inakaribia."

Roho Mtakatifu ni Mwalimu wa Vikundi vidogo vidogo.

(Mathayo 23:8) "Bali nanyi msiitwe Rabi, maana mwalimu wenu ni mmoja, nanyi nyote ni ndugu".

(Mithali 3:5-6) "Mtumaini Bwana kwa moyo wako wote, wala usizitegemee akili zako mwenyewe; katika njia zako zote na mkiri yeye, naye atayanyoosha mapito yako."

(Pov 3:5-6) Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight.”

Briefly, best practices are as follows:

The group has 10-12 people – but not more than 12

The group develops a Covenant

There is a leader and a co-leader (mwezshaji and mwezshaji mwenza)

The leader is a servant to the group, not a boss or chairman.

The co-leader keeps time for the group meeting and helps the leader.

The group rotates leadership every week.

The group agrees on the task to be done at the beginning to each meeting and a timetable, beginning and ending with prayer, for the meeting.

The group gives kujengana to the leader at the end of the meeting. Some groups also give kujengana to the co-leader.

We will give more information about each of these best practices in future HMMs. May God bless each of your small groups.

## Bonus to Your Small Group for planting 1000 trees

Welcome again in our HMM to the small groups from your servants at the TIST office. We are eager to bring information and njia bora to you from the office and from other small groups.

Members from small groups have recently been asking about bonus which were stated on the first draft of the Year 2000 Loan Application forms, especially for the dry season. TIST has decided to give out bonuses to those small groups that have fulfilled the conditions by planting 1000 trees in holes using Njia Bora. The bonus will be as follows: If quantifiers find a group has planted 1000 or more trees to qualify for a loan in December/January, and all are in excellent health, then the group will receive 15,000/= as a bonus for fulfilling the conditions. This bonus will be given out in July after the quantifiers visit all small groups and count their trees. TIST decided to give bonus for the trees planted for qualification apart from Dry season project.

Those who receive bonuses are only those groups having 1000 trees which were planted in the holes and not in nurseries in December or January to qualify for the Year 2000 loans. These trees must be alive and strong. TIST has decided to give out

Kwa ufupi, njia bora ni kama zifuatazo:

Kikundi kina watu 10-12 - lakini hawazidi 12.

Vikundi vinaendeleza mkataba.

Kuna mwenzeshaji na mwezshaji mwenza.

Mwenzeshaji ni mtumishi wa kikundi na siyo bosi wala mwenyekiti.

Mwezshaji anatumiza muda wa kikundi kwenye kikao na anamsaidia kiongozi. Kikundi kina badilishana uongozi kila wiki.

Kikundi kinakubaliana na kazi zifanyike mwanzoni mwa kila kikao na Ratiba, kuanza kwa maombi na kumaliza kwa maombi kwenye mkutano.

Wanakikundi hujengana na kiongozi mwishoni mwa kikao. Vikundi vingine vinajengana na mwezshaji.

Tutawapa taarifa zaidi kuhusiana na Njia Bora ya utekelezaji baadaye kwa kupitia jarida laHMM.

Mungu ambariki kila mmoja wenu kwenye vikundi vidogovidogo.

## Zawadi kwa vikundi vilivyopanda Miti 1000 au zaidi

Karibuni tena katika gazeti letu la Habari Moto Moto kutoka TIST linakuletea habari mpya kutoka ofisi ya TIST na katika vikundi vidogo vidogo.

Wanavikundi wengi wamekuwa wakiulizia juu ya zawadi/bakshishi ambazo zilielezwa katika fomu za awali za mkopo za mwaka 2000, hasa kwa wakati wa kiangazi. Ofisi ya TIST imeamua kutoa zawadi kwa vikundi vidogo vyote ambavyo vimetimiza masharti ya kupanda miti 1000 kwenye mashimo yaliyotayarishwa kwa njia bora, zawadi zitakuwa kama ifuatavyo:- Kama Makwantifaya wameona kikundi kimepanda miti 1000 au zaidi na miti yote ipo katika hali nzuri (ina afya)

Basi kikundi kitajipatia Tsh 15,000/= kama zawadi kwa kutimiza masharti. Zawadi hizi zitatolewa mwezi Julai baada ya makwantifaya kutembelea vikundi na kuhesabu miti yao. Ofisi itaamua kutoa zawadi kwa miti bora iliyopandwa mbali na mradi wa kiangazi.

Zawadi zitatolewa kwa vikundi vyote ambavyo tayari vimekwisha panda na vinayo tayari miti 1000 na sio vikundi ambavyo vimeotesha miche kwenye vitalu. Tunapenda kuwashauri vikundi vyote ambavyo vimeotesha miche yao kwenye vitalu, na wana maji katika maeneo yao wapande

bonuses to those small groups that fully repay their loans and have fulfilled the conditions especially for planting trees during the dry season. The bonus does not apply to trees in the nurseries, or to trees which have been planted after the December/January time period. There is a difference between a loan and a bonus. We would like to make that difference clear. A loan is money that is borrowed and must be repaid. A loan must be repaid even if there was not a benefit gained from it. A bonus is something given to a group as a reward. It is theirs to keep, not return. It is a thank you for the group's hard work.

Finally, we want all group members to understand that the loans and bonuses are only a small part of what you are doing for the TIST program. By planting trees and by using sustainable agriculture methods for crop planting and harvesting, you are conserving our environment here in the diocese of Mpwapwa, as well as contributing to the better environment of the planet. Using Njia Bora Agriculture benefits every one of us. With Njia Bora, crop yields increase, leaving more crops to sell. By planting trees, you are reducing carbon gasses in the atmosphere, which cause droughts. So more trees lead to more rainfall and more dependable rainfall, which leads to more water in sources like springs and rivers. With more water, you can cultivate vegetables during dry season, providing food for you and your families. The increased food production will allow you to farm your shambas more easily during the growing season. These are some of the positive effects of Njia Bora.

## HMM Answers Your Questions

There have been a number of questions from groups concerning the repayment of loans and the Special Projects. Your servants in the TIST Office will try to answer your questions.

A common question has been what determined the amount of the Year 2000 loans? Some groups would like to have had larger loans. TIST gives small loans, encourages the small groups to handle the money carefully, to follow their Covenant guidelines, and to repay the loans on time. It is Njia Bora to begin with small loans and have the groups repay them on time. When the groups repay the loans, TIST will consider the possibility of increasing loans in the future. New projects for small business are being developed as well. This is only the second year that TIST has given out loans. To give more options of repayment, TIST has made it possible to repay loans in three ways: with planting trees, paying in cash and paying with grain. Small groups can pay with one option or a combination of these three options.

miti hiyo ili watimize idadi ya miti inayohitajika au zaidi kwa ajili ya kupata zawadi

Tunapenda kuwataarifu tofauti zilizopo kati ya zawadi na mikopo kama ifuatavyo:- mkopo ukitolewa ni lazima urudishwe baada ya muda wa makubaliano, na zawadi ni kitu kilichotolewa kwenye kikundi kama thawabu, ni wajibu wao kutunza; shukrani kwa vikundi vinavyojishughulisha kwa mikopo, wanatakiwa kulipa hata kama hakuna faida iliyoongezeka. zawadi ni kitu ambacho mtu anapewa na hana lazima kurudisha.

Mwisho tunashauri wanavikundi wote kuwa wajue ya kwamba hii mikopo na zawadi ni sehemu ndogo tu ya mpango huu wa TIST kitu ukilinganisha. Kwa kupanda miti na kutumia njia za kilimo cha maendeleo endelevu kwa kupanda mazao ya nafaka na kuvuna, unatunza mazingira yetu hapa Dayosisi ya Mpwapwa, pia mnachangia kuwepo kwa mazingira mazuri katika sayari hii. Kwa kutumia njia bora kunamnufaisha kila mmoja. Kwa kutumia Njia Bora mavuno yameongezeka, na kuwa na mazao mengi kwa ajili ya kuuza. Kwa kupanda miti, unapunguza kiasi cha hewa chafu katika tabaka la hewa, ambayo inaweza kusababisha ukame. Hivyo basi miti mingi husababisha kuwepo kwa mvua nyingi sana na mvua hiyo, ambayo husababisha kuwepo kwa maji mengi katika vyanzo kama vijito na mito. Kwa maji mengi unaweza kulima mboga za majani wakati wa kiangazi, ambayo itakupatia chakula kwa ajili yako na familia yako. Kwa kuongezeka kwa kipato cha chakula kutakuwezesha kulima mashamba kwa urahisi zaidi wakati wa kulima. Hizi ni baadhi tu ya faida za Njia Bora.

## Makala ya HMM inajibu maswali yako.

Kumekuwa na maswali mengi sana kutoka kwenye vikundi kuhusu ulipaji wa mikopo na miradi maalum. Makala hii itajaribu kujibu baadhi ya maswali yale ambayo watumishi wenu wa ofisi ya TIST wanayafahamu.

Swali kubwa limekuwa ni kwamba mikopo ya kutoka mwezi wa kumi na mbili/ wa kwanza ilikuwa ni kiasi kidogo sana na vikundi vingependa kiasi cha mikopo hiyo iongezwe. Tunatoa mkopo kiasi kidogo ili kuona ni jinsi gani vikundi vitatumia pesa, na kuona ni jinsi gani wanavyoweza kulipa mkopo wao, basi huenda hapo baadaye TIST itaongeza kiasi cha mikopo. Huu ni mwaka wa pili tu tangu TIST ianze kutoa mikopo kwa vikundi vidogo vidogo. Mwaka wetu kwanza haukuwa na mafanikio kwa sababu ya ukame na vikundi vya mwanzo havikuwa na njia ya kulipa mikopo. Mwaka huu TIST imetambulisha njia nyingine ya kulipia mikopo, kupanda miti.

Kumekuwa na maswali juu ya ulipaji wa mikopo na

Then there was a question what does the group do if something happens to one of the members and that member is unable to contribute to the repayment of the group loan? Part of the Covenant of the TIST small groups is that it is the group that will repay the loan. The group should be meeting every week and members are there to support each other. If a group member leaves, gets sick, moves, or is unable to pay for any reason, it is still the responsibility of the group to repay the full amount. The loans were given to groups, not individuals, so repayment will be by the groups.

In the Zoissa Seminars some people asked about leaving the stalks on the field after harvest. This may seem like a strange idea but you will find that your soil will retain more of its fertility and the stalks will make the soil even better as they decompose. The stalks also will suppress weeds. You will need to cut the stalks so they lie flat over the area that you cultivated last season. This will cover the ground from the sun and wind during the long dry season. You may take the roots out of the holes or you may leave them in. Do your best to keep the cattle off of the field so you will remain with as much cover and protection as possible.

Another question has been, Why is TIST giving Special Project loans to so few groups? An amazing number of groups have become part of TIST. There are now about 500 groups in the TIST program this second year. This is wonderful growth from last year. TIST is still a very young project and we are discovering Njia Bora for Special Projects. This will be the first time TIST has offered the Special Projects. The groups accepted, which have fully repaid their loans, will be an experiment for future groups. If those groups do well, then the next Special Projects Loan Program may be slightly different depending on the outcome of this year's repayment. All of us in the TIST program are eager to learn more about Njia Bora from these new projects.

## Short story of Jitegemee group

Jitegemee group started in 12 November 1999. We missed the 1999 loan because we were not completely prepared. This year we made sure to be prepared so to receive the loan. We have 12 members in our group, which is located in Songambe Parish, at the Isangha church. We heard about TIST program as soon as it started work in forms of small groups.

Jitegemee group is the one that received the loan of

kuwa kikundi kitafanya nini kama ikitokea mwanakikundi mmoja akipata tatizo na kuwa hawezi kulipa mkopo wake kwenye kikundi?:- Kama mwanakikundi akiwa labda mvivu, ameamua kuachana na mambo ya kikundi, anaumwa, amehama au hata kutokea bahati mbaya mwanakikundi mmoja kufa, ni jukumu la kikundi kuhakikisha kuwa wanaziba pengo. Mkopo ulitolewa kwa kikundi na sio kwa mtu mmoja mmoja na hivyo mkopo utalipwa na kikundi kama kilivyochukua mkopo. Kikundi kwa ujumla kinatakiwa kulipa mkopo na sio mwanakikundi mmoja mmoja.

Kuna swali liliulizwa tulipokuwa na semina huko Zoissa, ilikuwa ni juu ya kuacha mabuwa kwenye mashamba baada ya kuvuna. Hili linaonekana ni jambo jipya kabisa lakini tunawafahamisha ninyi ili kufanya udongo kwenye shamba, kuwa na rutuba ya kutosha. Unachotakiwa kufanya ni kukata mabuwa na kuyalaza juu ya shamba lako ulilolima msimu uliopita. Hii itasaidia kuikinga ardhi ya shamba lako kutokana na jua kali na upepo mkali kwa kipindi kirefu cha kiangazi. Pia unaweza ukang'oa mizizi kutoka kwenye mashimo au unaweza ukayaacha humo humo. Jitahidi kulilinda eneo ili mifugo isifike, hii itakusaidia sana shamba lako liendelee kubaki limefunikwa na mabuwa ikiwa ndiyo njia pekee inayowezekeka ya kutunza shamba lako.

Swali lingine lilikuwa ni kwanini ofisi ya TIST inatoa mkopo huu maalum kwa vikundi vichache tu? Kume kuwa na namba kubwa sana ya vikundi vilivyojiunga na mpango huu wa TIST mwaka huu. Kwa hesabu ya kukisia sasa kuna kama vikundi 500 katika mpango huu wa TIST, na vikundi vipya vingi hujiunga karibia kila mwezi. Mpango huu wa TIST bado ni mchanga kabisa na tunajaribu kutafuta Njia Bora kwa miradi maalum. Hii itakuwa ni mara ya kwanza kabisa kwa TIST kuendesha miradi maalum. Kwa vikundi vitakavyo kubalika, vitakuwa ni kama majaribio kwa vikundi vingine vitakavyojiunga hapo baadaye. Kama vikundi hivyo vitafanya vizuri basi miradi maalum au mpango wa mkopo kwa kipindi kijacho utakuwa na mabadiliko kidogo inategemeana na matokeo ya malipo ya mikopo ya mwaka huu. Ofisi ya TIST na Bodi wanavitakia vikundi vyote mafanikio mema katika ulipaji wa mikopo yao.

## Historia fupi ya kikundi cha Jitegemee

Kikundi cha Jitegemee kilianza tarehe 12 Novemba 1999. Hatukupata mkopo wa mwaka 1999 kwa sababu tulikuwa hatuja kamilisha masharti. Mwaka huu tumehakikisha kuwa tunaandaa mapema ili tuwezekupata mkopo wa mwaka 2000. Kikundi hiki kina jumla ya wanachama kumi na mbili, ambacho kipo katika Parish ya Songambe katika kanisa la Isangha. Tulianza kusikia habari ya TIST mara tu baada ya Kuanzishwa mpango wa vikundi vidogo vidogo. Kikundi cha Jitegemee ni mojawapo ya vikundi vilivyopata mwaka 2000. Tunasikia kujengwa

2000 program. We have strengthened our group because of the information from TIST. With this information, many of the people have been strengthened, and are being encouraged and encouraged them to work hard in conserving the environment, and Best Practices with agriculture. We are growing four species of trees, which are Milusina, Mijohoro, Mimeleya and Mikrismasi.

We wish the best to the TIST office and success to other small groups.

May God bless you all. Thanks

## The importance of keeping groves clean and without weeds

By Jacob Letema

One of the most effective practices in growing healthy trees is frequent weeding. Clean groves will make a very big difference in how healthy the trees are as they are beginning to grow after being planted in the holes. All of the nutrients and water in the soil are available to the trees where there are no weeds. If there are many weeds, the trees can become weak and thin.

In their travels, the quantifiers have seen small groups that have made it a point to concentrate on keeping their groves weeded. This is njia bora. These groups have made weeding a priority in their weekly activities and this is keeping the trees healthy.

As a reminder to all TIST small groups, here are some of the advantages of weeding your groves:

Trees can grow faster because weeds don't take the nutrients and water from the soil that are good for the trees

Trees will become stronger and grow taller in a shorter period of time

Trees can get the sunlight they need unhindered

Trees are not exposed to as many diseases

Trees are more protected from a fire spreading

Clean groves are an example to others and they become eager to learn njia bora

Clean groves indicate that small groups are maintaining them and are good examples of the TIST program for many to see

Clean groves enable the quantifiers to count the trees quickly and accurately

The TIST office and board members encourage all

sana na habari za TIST kwani kwa njia hii watu wengi wanapata kujengwa na kujituma wenyewe hasa katika uboreshaji wa mazingira na kilimo bora. Hivyo tuna jumla ya miti iliyopandwa aina nne ambazo ni :-Milusina, Mijohoro, mimeleya na mikrismasi.

Tunaitakia ofisi ya TIST na vikundi vyote mafanikio mema na kazi njema.

Mungu awabariki nyote. Asanteni sana.

## Umuhimu wa kuweka maeneo safi bila magugu

Na Jacob Letema

Njia mojawapo ya kufanya katika upandaji wa miti yenye afya ni kuondoa magugu mara kwa mara. Kusafisha sehemu za kupandia miti kutafanya tofauti kubwa kwa jinsi miti itakavyokuwa na afya kama iliyooteshwa kwenye mashimo.

Virutubisho vyote na maji yaliyomo kwenye udongo yatapatikana kwenye miti kama hakuna magugu. Kama kuna magugu mengi miti itakuwa zaifu na myembamba.

Katika utafiti wa Quantifiers wameona vikundi vidogovidogo vimejibidiisha kuweka maeneo yasiwe na magugu. Hii ni njia bora. Hivi vikundi vimeweka kipaumbele kuondoa magugu katika shughuli zao za kila siku katika wiki na hii inafanya miti iwe na afya nzuri.

Hili ni kumbusho kwa Vikundi vidogovidogo vya TIST, Hapa kuna faida ya kuondoa magugu mahali palipopandwa miti.

Miti itakua haraka kwa sababu magugu hayanyonyi Virutubisho na maji kutoka kwenye udongo ambavyo ni muhimu kwenye miti.

Miti itakuwa imara na mirefu kwa kipindi kifupi.

Miti itapata mwanga wa jua wa kutosha bila ya kipingamizi chochote.

Miti haitakuwa na magonjwa mengi.

Miti itaepushwa na kuungua na moto.

Kuondoa magugu ni mfano kwa wengine na watakuwa na hamu ya kujifunza njia bora.

Kusafisha mahali pa kupandia miti inaonyesha kwamba vikundi vidogovidogo vinadumisha na ni mfano mzuri wa TIST kwa watu wengi kuona.

Kusafisha maeneo ya kupandia miti inawasaidia quantifiers kuhesabu miti kwa haraka na kwa usahihi.

Wafanyakazi wa TIST na wajumbe wa bodi wanavitia moyo vikundi vidogovidogo kuondoa magugu katika maeneo yao ya kupandia miti

small groups to put weeding their groves as a high priority. It is worth the effort of each member of your small group, and you will be able to see the difference in your healthy trees.

## Loan Repayment Procedures

As June 15, 2001, the time for repayment of your 2000 loans nears, we would like to remind you about your repayment. The TIST Office wants to inform you about procedures for repaying your loans. The following is the way on how you can repay the loans. First I would like to inform you that Loans will be repaid as the group and not Individually, as we have stated in previous HMM's. For example, if the group has some money, crops, or trees any combination of the three, then the group will choose one member among themselves to send their repayment to TIST Office especially for cash. For crops and trees, Quantifiers will be passing through the villages to count bags crops and the number of trees.

For those who are repaying their loan by using crops, your group will store those crops until TIST Ltd. decides to sell them, or come to pick them up. We ask you to do this because TIST Ltd. is paying the value of price for crops in the villages at 120%, instead of 100% only. The additional 20%, is the group's payment for repaying on time or before, and storing them in the village. The group will benefit by repaying the loan using crops, but also they will help TIST succeed in this project. Make sure all members of the group participate fully in the decision of grain storage. The group may decide to collect the grains from all members and store them together wherever they will discuss or it may decide each member have to store the grain in his/her house separately. Each group decides what is Njia Bora for storing their crops in the villages. Next month we will feature an article concerning Njia Bora for preparation of crops for an extended period of time.

If the group has members who will be paying in cash before others, the group may choose a representative to send to the TIST Office with the partial repayment. The partial payment of cash will go towards the group loan, not toward individuals from the group. A receipt will be written for the partial payment towards the group loan. We encourage early or on time repayment so groups do not lose the 20% bonus for the crops.

Remember to differentiate between bags of crops for loan repayment and those for Special Project of the Harvest Loan. This will make the Quantifier's job easier when they come to count bags and trees. The TIST Office wishes all groups

kama chaguo la juu. Bidii ya kila mmoja inahitajika na mtaona tofauti ya miti yenu itakayokuwa na afya.

## Hatua za uliaji wa mikopo

Tarehe 15 Juni mwaka 2001 ya kulipa mikopo yenu ya mwaka 2000 ikiwa imekaribia, tungenda kuwakumbusha juu ya ulipaji wa mikopo yenu. Ofisi ya TIST inapenda kuwataarifu juu ya hatua za ulipaji wa mikopo yenu. Ifuatayo ni njia ya ni jinsi gani unaweza kulipa mkopo wako. Kabla ya yote ningependa kukutaarifu kuwa mkopo unalipwa kwa kikundi na siyo mtu mmoja, kama tulivyowaeleza katika taarifa iliyopita ya makala ya HMM. Kwa mfano, kama kikundi kina fedha, mazao au miti hata kwa mchanganyiko wa njia zote tatu, hapo kikundi kitachagua mwanachama au wanachama kati yao kuiwakilisha Ofisini na hasa fedha taslim. Kwa upande wa mazao na miti, Wasimamizi wa TIST au Kwantifaya watapitia vijijini kuona na kuhesabu idadi ya magunia ya mazao na idadi ya miti.

Kwa wale wote wanaolipa mkopo wao kwa njia ya mazao, vikundi vyenu vitaendelea kuyahifadhi mazao mpaka hapo TIST itakapo hitaji kuyachukua au kuyauza. Tunawaomba ninyi myahifadhi kwa sababu Kampuni ya TIST inathamaniwa bei ya mazao kukiwa na ongezeko la asilimia ishirini 120% badala ya asilimia moja 100% tu yaani bei iliyopo. Ongezeko la 20% ni kwa ajili ya kulipa kwa wakati unaotakiwa au mapema zaidi, nakuyahifadhi Vijijini. Hivyo kikundi kitapata faida ya kulipa mkopo kwa kutoa mazao machache badala ya mazao mengi kwa kutumia bei ya kawaida lakini pia kwa kuifanya TIST ifanikiwe katika mipango yake. Hakikisha wanakikudi wote wameshiriki kikamilifu katika maamuzi ya kuhifadhi mazao, kikundi kinaweza kuamua kukusanya mazao ya wanakikundi wote na kuhifadhi pamoja popote watakapo amua au wanaweza kuamua kila mwanachama kuhifadhi mazao yake kwenye nyumba yake kila mmoja peke yake. Au Kikundi kinaweza kikawa na njia nzuri yaani Njia Bora kijijini hapo. Mwezi ujao tutawaletea habari inayohusu Njia Bora ya maandalizi ya kuyaandaa mazao yakae kwa kipindi kirefu.

Endapo itatokea kwenye kikundi kukawa na baadhi ya wanachama kuwa na fedha kabla ya wengine, kikundi kinaweza kuchagua mtu wa kuziwakilisha kwenye Ofisi ya TIST kiwango hicho kidogo cha kulipia mkopo. Lakini Kiwango hicho kidogo cha fedha hizo zitapokelewa kama fedha za kulipa mkopo wa kikundi na siyo kwa mtu fulani wa kikundi. Na hata risiti itakayotolewa kwa fedha hizo itaandikwa jina la kikundi. Tafadhali lipa mkopo wako mapema ili kikundi chako kisikose ongezeko la asilimia 20% kwa upande wa mazao.

the best in your plans for its repayment program.

## Preparation of storing crops

Most people think that after process their crops Maize or Millet and put in bags is where they need to prepare storage techniques this is not true. It is better to start process for storage before harvest time. The following are explanations for the preparation.

- ❖ Leave your crops in the field until they are mature enough before you harvest.
- ❖ Make sure crops are well dried before you process them for storage in the bags.
- ❖ If your group uses Harts as temporary storage for crops before storing grain in bags; please keep the materials for next year instead of cutting down more trees, The materials may be reused for three to four years.
- ❖ Put floor in your storage room by using cement, or manure from the cow, inspect your crops from time to time as to see if termites attacking them.

## BOARD MEMBER PROFILE: YOHANA SEMBEGULI

My name is Yohana Y. Sembeguli. I am a TIST board member in Mpwapwa Diocese.

I was born in the year 1962 at Chamwino Area in Iyunguya village. This is a rural area of Dodoma; now it is known as state house of Chamwino. I was baptized in 1968 at Msanga parish, Msenge village, at the church of Ngombwe. The name of the pastor who baptized me is Yonna Puma. In 1973, my parents immigrated to Songambebe village and I am still living in this place today. In 1975 I started my primary studies and completed them in 1981. I did not get the chance to go to Secondary School for further studies. In 1979, Bishop Alpha Mohamed confirmed me in Banyibanyi parish. I got married in 1981 and the church blessed our marriage on 1985. In the year 1986 we got our firstborn, a boy we named Shukrani. Up to this time we have five children, four are girls and the one boy. I like the way the TIST program spreads its knowledge of Njia Bora to conserve the environment and digging agriculture holes for each society.

Lastly, I wish the best to the TIST program so they may continue educating the people.

Thanks

Kumbuka kutofautisha kati ya magunia ya kulipia mkopo na magunia ya Miradi maalum ya Mikopo ya mazao. Hii itawafanya Wasimamizi kuwa na kazi rahisi ya kuhesabu magunia na miti wanapowatembelea. Ofisi ya TIST inawatakiwa wanavikundi wote kupanga vizuri malengo ya kulipa mikopo.

## Matayarisho ya kuhifadhi mazao.

Wengi hufikiri kuwa baada ya kupiga mahindi au mtama na kuweka kwenye magunia ndipo unapoanza kutayarisha uhifadhi wa mazao "Hapana". Ni vizuri kutayarisha kuhifadhi mazao yako yakiwa bado shambani. Yafuatayo ni maelezo ya matayarisho.

- ❖ Acha mazao yako yakomae vizuri kabla ya kuyavuna.
- ❖ Acha mazao yakauke kabisa kabla ya kuvuna au kuyapiga kwa ajili ya kuhifadhi punje kwenye magunia.
- ❖ Kwa wale wanaotumia Mabanda kwa kukaushia mazao kabla ya kuyapiga basi ni vizuri wahifadhi miti waliyotumia ili iweze kutumika mwakani badala ya kukata miti mingine, miti hiyo yaweza kutumika zaidi miaka mitatu hata minne.

## HISTORIA YA MJUMBE WA BODI YOHANA SEMBEGULI

Mimi ninaitwa Yohana Y. Sembeguli ni mjumbe wa bodi ya TIST katika Dayosisi ya Mpwapwa. Nilizaliwa mwaka 1962 eneo la Chamwino kitongoji cha Iyunguya Dodoma vijijini kwa sasa ni Chamwino Ikulu. Nimebatizwa mwaka 1968 katika Parish ya Msanga kitongoji cha Msenge kanisa la Ngombwe na Pasta wangu alitwa Yonna Puma. Mwaka 1973 wazazi wangu walihamia kijiji cha Songambebe na ndipo ninapoishi mpaka sasa. Mwaka 1975 nilianza elimu ya shule ya msingi na kumaliza mwaka 1981 na sikuchaguliwa kuendelea na masomo ya sekondari. Mwaka 1979 nilipata kipaimara na Askofu Alpha Mohamed katika Parish ya Banyibanyi. Nimeoa mwaka 1981 na kubariki ndoa yangu mwaka 1985. Mwaka 1986 nilibahatika kupata mtoto anayeitwa Shukrani mpaka sasa nina familia ya watoto watano wa kike wanne na wa kiume mmoja. Ninaipenda TIST kwa kueneza elimu ya Njia Bora ya utunzaji mazingira na kilimo cha mashimo kwa kila jamii.

Mwisho naitaakia TIST mafanikio mema katika mpango wa uelimishaji wa Jamii.

Asante