Tsatilani Comsip Cooperative Union Limited pa

COMSIP *Shapu!*

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COMSIP, bwenzi losaona nkhope

Magulu a COMSIP asunga 10.5 Billion Kwacha

Apindula ndi bizinesi yootchelera

Kuchapa umphawi ndi Sopo

Unduna ulimbikitsa achinyamata kukhala m'makopaletivi

Gulu la Vilemba litsegula chigayo

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Atukuka ataphunzira luso la zokhoma khoma

Magulu a COMSIP ayamba kusunga kaundula mma foni

TIPEZENI PA INTANETI

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Uthenga kuchokera kwa mkulu wa bungwe la COMSIP

Takulandilani nonse ku COMSIP Sharp! Nyuzileta yathu ya COMSIP yomwe ulendo uno tailembanso m'chichewa.

Mmenemu kwambiri, tikukamba za ntchito zomwe ife a bungwe la COMSIP tikuchita pansi pa project ya SSRLP-Tidzidalire, yomwe cholinga chake ndi kuthandiza maanja osaukitsitsa kutuluka mu umphawi ndikukhala odziyimira paokha.

Maanjawa ndi a anthu omwe ali mu ndondomeko za boma za Mtukula Pakhomo komanso M'bwezera chilengedwe omwe anapanga chisankho cholowa mmagulu a COMSIP.

Pakadali pano, mu ntchito imeneyi, ife a bungwe la COMSIP takhazikitsa magulu osunga ndi kuchulukitsa ndalama 25,682 momwe chiwerengero cha mamembala ake chili pa 537,168. Mamembelawa ndi maanja omwe ali mu ndondomeko ya mtukula pakhomo komanso m'bwezera chilengedwe. Pamodzi, magulu amenewa omwe ali mmaboma onse 28 a mdziko lino asunga ndalama zokwana pafupifupi 10.5 Billion Kwacha zomwe akumasungitsa ndi kumabwereketsana, komanso kuzichulutsa kudzera m'ma business osiyanasiyana.

Pakadali pano ife a COMSIP takhazikika pa ntchito yophunzitsa luso la business kwa mamembala athu kudzera mu ma pulogalamu osiyanasiyana omwe takhazikitsa monga; kuphunzitsa achinyamata luso la manja, kuthandiza magulu mu ulimi wamakono komanso kuwapatsa zipangizo za ulimi ndi kuthandiza magulu kuti akhale makopaletivi. Izi ndi zina mwa ntchito zomwe zikuthandiza kubweretsa ndalama m'maanja mwa opindula.

Monga ena mukudziwira, kudzera mu ntchito imeneyi, achinyamata okwana 629 adalandira zipangizo zogwilira ntchito atatha kuphunzitsidwa. Achinyamatawa adakhazikitsa magulu awo a makopaletivi a achinyamata okwana 32 ndipo magulu amenewa alandila ndalama zopititsira ma business awo patsogolo zomwe zonse pamodzi ndi 30 Million Kwacha.

Pamene ntchito zaluso lochitira business zikupita patsogolo, ntchito ina yomwe ikuyenda bwino ndiyothandiza magulu omwe akufuna ngongole komanso kupereka mpamba kwa mamembala ena a magulu. Izi zikuthandiza maanja olimbikira mu ma bizinesi kusintha miyoyo yawo chomwe chili cholinga cha ntchito yonseyi.

Pakadali pano, potengera vuto la Namondwe wa Freddy yemwe adakhudza magulu athu mmaboma 9 omwe adakhudzidwa ndi namondweyu, magulu athu 206 alandila ndalama zomwe akumabwereketsana nkumazichulukitsa kudzera mu bizinezi. Ndalamazi zikumazungulira mmagulu mwao pofuna kulimbikitsanso ma business awo omwe adasokonekela ndi namondweyu. Magulu amenewa akugwiritsa ntchito njira za makono zodzera m'ma phone pa ntchito yoyendetsa chuma cha mmagulu awo.

Ntchito ina yomwe tikugwira ulendo uno, nkuphunzitsa maphunziro osiyanasiyana ku magulu omwe anakhazikitsidwa mu ntchito yomwe boma likupeleka ndalama kwa maanja ovutikitsitsa a mmizinda yomwe ikutchedwa Mtukula pakhomo wammizinda.

Pakanali pano anthu pafupifupi 77,997 omwe anapindula nawo mu ntchito imeneyi, akhazikitsidwa mmagulu osunga ndikuchulukitsa ndalama mmizinda yonse inayi ya mdziko lino, ndipo maphunziro a kusintha kaganizidwe ndikachitidwe ka zinthu ayambapo kale, komanso maphunziro a kayendetsedwe ka ndalama ndi bizinesi, pofuna kuwakonzekeletsa kusintha miyoyo yawo. Anthu omwe alowa mmagulu a COMSIP mmizinda apindula zambiri mu ntchito imeneyi, monga thandizo lochitila business za makono.

Ndichiyembekezo changa kuti muphunziramo ukatswiri wina mu nkhani zili mu nyuzileta iyi, ndi kuti miyoyo yanu isintha kudzera mu nzeru zomwe mupeze mmenemu.

Ndikukufunirani kuwerenga kwabwino, tidzaonanenso ulendo winawo.

Tenneson Gondwe
COMSIP CEO

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Komanso pamasamba a mchezo awa

Mercy Kayuni

Mau kuchokera kwa Mkozi

Moni nonse, takulandilani ku nyuzileta yathu yoyamba ya nkhani zomwe zikuchitika ndi anthu omwe akupindula mu ndondomeko yosintha miyoyo ya boma ya SSRLP – Tidzidalire, yomwe ikugwiridwa ndi thandizo lochokera ku banki yaikulu padziko lonse ya World Bank ndi maiko ndi mabungwe omwe amathandiza dziko lino.

Mu ntchito ya SSRLP - Tidzidalire, bungwe la COMSIP likugwira ntchito yodula umphawi mmaanja 590,000 a anthu omwe ali mu ndondomeko ya Mtukula Pakhomo, komanso ntchito za m'bwezera chilengedwe.

Pofuna kuthetsa umphawi, COMSIP imayamba ndi kuwaphunzitsa anthuwa maphunziro osiyanasiyana omwe cholinga chake ndi kusintha kaganizidwe ndi kachitidwe ka zinthu komanso kuwaonjezera luso lawo ndi cholinga choti adzichita bizinesi zosiyanasiyana zowathandiza kutuluka mu umphawi wa dzaoneni, komanso ena kuwapatsa mpamba oyambira bizinesi.

Umu, mukhala mukuwerenga nkhani za ena omwe akuchita bwino chiyambire ntchitoyi, komanso m'mene asinthira miyoyo yao pokhala mmagulu a COMSIP.

Mwa zina, mmenemu timva za mmene ena apindulira pobweleka ndalama zoyambira bizinesi ku gulu, achinyamata apindulira ndi ntchito zophunzira luso, momwe akumalandilanso katundu ogwilira ntchito, komanso mpamba wa ndalama zokhazikitsira bizinesi.

Nawonso omwe analandira ndalama yoyambila business akuchita bwino ndipo bizinezi zawo zikupindula popeza akuchita bizinesi zosiyanasiyana za phindu.

Enanso apindula mu zinthu zosiyanasiyana monga ulimi wa Mbeya, ulimi wa mbeu omwe amalandila thandizo losiyanasiyana la kumunda mu LESP, komanso magulu oposa 102 pakadali pano ndi makopaletive atatha kuphunzitsidwa maphunziro oyenera.

Ndiye, tiyeni tiwerenge nkhanizi kuti timve zambiri, komanso tiphunzirepo.

Ngati muli ndi mafunso ndi ndemanga, tumizani ku; comsip@comsip.org.mw kapena ku masamba athu a mnchezo.

Magulu a COMSIP asunga 10.5 Billion Kwacha

Wolemba: Chikondi Mphande

Mkulu woyang'anira SSRLP-Tidzidalire ku COMSIP Mai Susan Kondowe

NDALAMA zokwana 10.5 biliyoni kwacha ndi zomwe anthu opindula ndi mtukula pakhomo komanso m'bwezera chilengedwe pansi pa ntchito ya SSRLP – Tidzidalire asunga m'magulu 25,682 osungitsa ndi kuchulukitsa ndalama a COMSIP m'dziko muno.

Mkulu oyendetsa ntchito za SSRLP – Tidzidalire ku COMSIP Mai Susan Kondowe wati ndizonyadilitsa kuti anthuwa ali ndi mtima osunga ndi kuchulukitsa ndalama kudzera mu bizinesi, kukonza nyumba zawo, kulipilira ana sukulu komanso akugula katundu wosiyana siyana ofunika m'makomo mwawo.

Mai Kondowe ati ndiwokondwa kamba koti ma membala opindula ndi mtukula pakhomo komanso m'bwezera chilengedwe akudzidalira pawokha pa chuma kudzera mu ntchitoyi.

Malinga ndi Mai Kondowe, anthuwa akalandira ndalama za mtukula pakhomo komanso m'bwezera chilengedwe sakumangodyera koma akumalowa m'magulu osungitsa ndi kuchulukitsa ndalama a COMSIP, nkumachita ma bizinezi osiyana siyana.

Iwo atinso anthuwa akutsatira zomwe anawaphunzitsa za kusintha kaganizidwe komanso kusiya kudalira zolandira, nkuyamba kudziimira pa wokha.

"Ndife okondwa kuona kuti magulu osungitsa ndi kuchulukitsa ndalama a COMSIP okwana 25,682 akwanitsa kusunga ndalama zokwana 10.5 biliyoni kwacha, ambiri mwa anthuwa moyo wawo wasintha,agula katundu osiyana siyana m'makomo mwawo,agula ziweto,akulipilira ana awo sukulu mosavuta komanso akulima mbewu zosiyana siyana nkumapeza phindu lochuluka akagulitsa" anatero Mai Kondowe.

Iwo apemphanso anthu omwe amapindula ndi mtukula pakhomo komanso m'bwezera chilengedwe koma sanalowe m'magula kuti asatsalire m'mbuyo, koma alowe m'magulu osungitsa ndi kuchulukitsa ndalama a COMSIP.

Zomwe ayankhula mai Kondowe zavomelezedwa ndi magulu osungitsa ndi kuchulukitsa ndalama m'boma la Karonga omwe akuthokoza bungwe la COMSIP kamba Ka upangiri omwe anawapatsa ponena kuti zikupititsa patsogolo miyoyo yawo.

M'modzi mwa akulu akulu a gulu la Mulungu Alinafe m'dera la mfumu yayikulu Kilipula Ku Karonga a Frank Mhango ati, kupatula kusunga ndi kuchulukitsa ndalama,ma membala ambiri m'gulu lawo akulima mbewu zosiyana siyana ndipo m'makomo mwawo ndi mwa mwana alilenji.

Mau awo anavomerezana ndi mau a James Kwenda omwe ndi m'modzi mwa akulu akulu agulu la COMSIP la Mkwayule,m'dela la Mfumu yayikulu Chilowamatambe Ku Kasungu.

A Kwenda ati gulu lawo lili ndi ma membala 38, omwe akuchita ma bizinezi osiyana siyana ndipo miyoyo yawo ndiyosinthika kuyerekeza ndi kale.

COMSIP ilimbikitsa magulu kusunga kaundula mwamakono

Wolemba: Temwa Mhone

BUNGWE LA COMSIP lakhazikitsa njira zamakono zosungira kaundula wa kasungitsidwe ndi kabwereketsedwe ka ndalama mmagulu ake, ndipo pakali pano magulu 1,393 ayamba kale kugwiritsa ntchito njirazi.

Kutsatira dongosololi magulu akusunga mabuku ndi ndalama m'malamya amakono am'manja, ndipo kuti kaundula yense wa mmaguluwa adzisungidwa kudzera mmalamya amenewa.

Mlangizi wamkulu ku COMSIP a Tenneson Gondwe adati dongosolo lamakonoli likufuna kukhwimitsa chitetezo cha ndalama ndi mabuku amaguluwa.

"Ngozi ya cyclone freddy idasokoneza kaundula wa maguluwa yemwe amalembedwa m'makope komanso ndalama zosungidwa m'mabokosi zidapita ndi madzi, ndipo ife apa tidaphunzirapo. Izi sizikanachitika chikhala kuti zimasungidwa mwamakono ngati m'malamya a m'manja ndi m'makompyuta ngati mmene azichitira kuyambira pano," iwo adatero.

Malingana ndi a Gondwe, njira zamakonozi zikutanthawuza kuti magulu samagwiritsanso ntchito makope posunga kalondolondo wa mmene akuyendetsera ndalama zawo. "Dongosolo la makonoli linachitika moyesera m'maboma 9 omwe anakhudzidwa ndi namondweyu ndipo pano tikulifikitsa mmagulu athu, dziko lonse."

Iwo anati kudzera mu ntchitoyi, kayendetsedwe ka ndalama za mmagulu kadzisungidwa moyenelera, mwakuti olo ma phone wo atataika kaundulayu adzikhala wasungidwa.

Poyankhulapo mlangizi wa chitukuko m'boma la Nsanje a Alfred Chilongo anati kusunga kaundula wa maguluwa mwamakonoku, kuthandiza kupititsa patsogolo ntchito za magulu osunga ndi kuchulukitsa ndalama pakuti ndalama zawo zidzikhala zotetezedwa ndipo anapempha bungwe la COMSIP kuti lifulumire kufalitsa ntchitoyi ku magulu onse omwe ali pansi pa SSRLP – Tidzidalire.

Ntchitoyi ikuchitika ndi thandizo la ndalama kuchokera ku Banki Yaikulu pa dziko lonse, ndipo kugwiritsa njira zamakonozi kukuchitika mothandizidwa ndi Einsibuuko ndi thandizo la ndalama lochoka ku bungwe la United Nations Capital Development Fund.

Mkulu wa bungwe la COMSIP a Tenneson Gondwe

NLGFC iyamikira magulu a COMSP a CUCI ndi LIRUP

Wolemba: Mercy Kayuni

AKULUAKULU oyendetsa nthambi ya boma yoyang'anira chuma cha mma nkhonsolo ya National Local Government Finance Committee –NLGFC ayamikila magulu a COMSIP a Covid - 19 Urban Cash Intervention-CUCI chifukwa chopilira ndikuchilimika pothetsa umphawi m'madera awo.

Maguluwa anakhazikitsidwa m'mizinda pofuna kuthandiza anthu a bizinesi zing'onozing'ono kuthana ndi mavuto aza chuma omwe anadza kamba ka mlili wa Covid-19.

Wachiwiri kwa wapampando oyendetsa nthambiyi, mai Lillian Khofi anayankhula izi mu mzinda wa Mzuzu pomwe akuluakuluwa anayendera magulu osunga ndikuchulukitsaa ndalama a COMSIP mu ndondomeko ya CUCI komanso yothandiza kukweza miyoyo ya anthu ovutikitsitsa m'mizinda ya Livelihood Restoration for Urban Poor (LIRUP) ku Chiputula ndi Chibanja mu mzindawu.

Mai Khofi anati ndizopatsa chilimbikitso kuona kuti magulu a CUCI adakalipo ndipo ma membala ake akuikilabe umboni wa mmene ndondomekoyi yapindulira miyoyo yawo.

"Ichi ndi chifukwa chake ma pulogalamu othandiza anthu kulimbana ndi umphawi anabwera ndipo ngati imodzi mwa nthambi yothandiza kuyendetsa ndondomekozi, talimbikitsika kwambili," Anatero mai Khofi.

Asanakumane ndi mamembala amaguluwo ku Chiputula, akuluakuluwa anayendera mabizinesi angapo a anthu omwe akupindula mu ndondomeko ya CUCI.

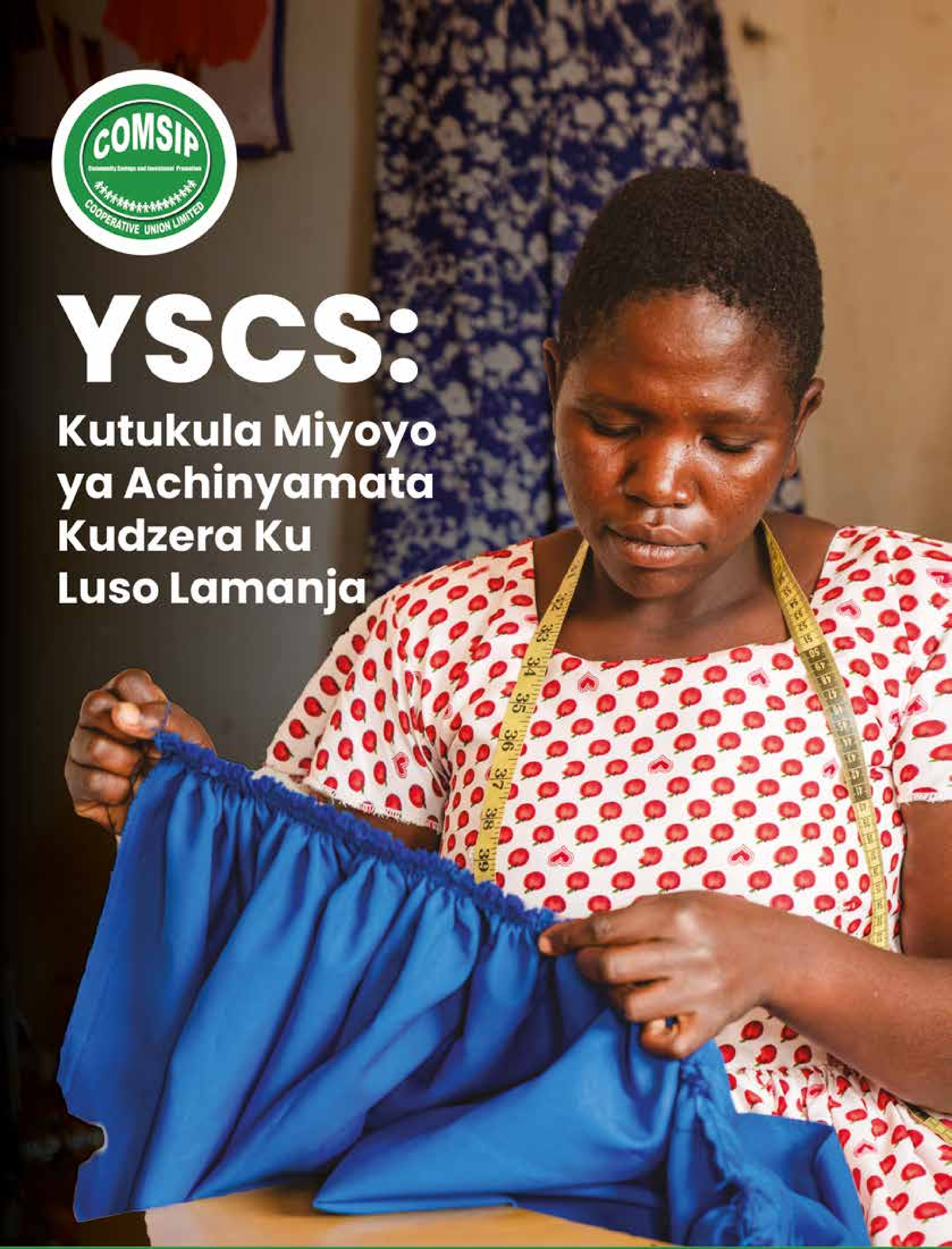
Mmau ake, mmodzi mwa otsogolera ku Chibanja a Banda anayamikila akuluakuluwa powayendera zomwe anati zithandiza mamembala a magulu a Comsip wa kulimbikila pa ntchito zosiyanasiyana zomwe akugwira zothandiza kukweza miyoyo yawo.

A Banda omwe anati umphawi wa anthu a m'mizinda ndi chipysinjo chachikulu, anapempha akuluakulu oyendetsa nthambi ya NLGFC wa kuti awonjezere chiwerengero cha anthu opindula mu ndondomeko ya LIRUP kuti omwe sanapindulepo apeze nawo mwayi.

"Anthu ena sanapindule mu ndondomekoyi ngakhalae analowa mmagulu a COMSIP. Chonde ganizirani zowonjezera chiwerengerochi kuti nawonso apindule ndikutengapo gawo lalikulu pothetsa umphawi m'madera mwathu," anapempha a Banda.

Mamembala a gulu la COMSIP ku Chibanja ward anapereka mphatso ya nthiko ndi chipande kwa mai Khofi kusonyeza kufunika kotakasa mphika wa anthu opindula mu ndondomekozi ndi kupakula maina ambiri kuti afikile anthu ochuluka makamaka mu ndondomeko ya LIRUP.

Mai Khofi kucheza ndi amodzi opindula omwe akupindula ndi bizinesi ya chimanga



YSCS:

Kutukula Miyoyo ya Achinyamata Kudzera Ku Luso Lamanja

COMSIP ithandiza maanja oposa 20,000 kuthana ndi njala komanso umphawi

Wolemba: Doreen Sonani

A Zimba ndi akazi awo nthawi yomwe amakolora chimanga chawo

MAANJA 20,339 kuchokera m'magulu 639 osunga ndi kuchulukitsa ndalama omwe ali pansi pa bungwe la COMSIP apeza zokolora zochuluka chaka chino kaamba ka zipangizo za ulimi zomwe bungweli lidawapatsa.

Izi zikuchitika pansi pa ntchito yolimbikitsa ntchito za ulimi ya LESP yomwe ili gawo la ndondomeko ya boma ya SSRLP - Tidzidalire, momwe bungwe la COMSIP lidapereka thandizo logulira mbeu, feteleza ndi zipangizo zina za ulimi ku maguluwa.

Ntchitoyi yagwilidwa ndi ndalama zokwana 1 billion Kwacha.

A Chikaiko Zimba, mmodzi mwa alimi omwe apindula ndi ndondomekoyi m'dela la mfumu yaikulu Chilowamatambe m'boma la Kasungu ati iwo pamodzi ndi mamembala anzawo a Cluster ya Mkwayule akusimba lokoma pomwe apeza zokolora zochuluka chaka chino.

"Pa munda wa ekala imodzi ndi theka omwe ndidalima pogwiritsa ntchito zipangizo zaulimi zomwe ndidalandira kuchokera ku COMSIP, ndakolora matumba okwana 70. Zaka za m'buyomu ndimakolora matumba 25 kapena 30 pa malo omwewa," anatero a Zimba.

Nawo a Walirenge Mhango a mmudzi mwa Hamilton kwa mfumu yaikulu Kilupula m'boma la Karonga adapeza mwai wa mbeu ya mpunga makilogalamu khumi ndi thumba la fetereza zomwe zidathandizira kuti akwanitse kulima malo okula ekala imodzi.

COMSIP Union imagula zina mwa mbeuzi mu ndondomekoyi

"Ndiri okondwa kwambiri kuti kwa nthawi yoyamba ndachita ulimi wa phindu ndipo ndikuyembekezera kukolora matumba okwana asanu ndi limodzi. Ndalama zomwe ndidzapeze ndikakolora zidzandithandiza kulipilira ana sukulu fizi komanso kupeza zofunika zosiyanasiyana pakhomo panga," atero a Mhango.

Ntchitoyi idafikiranso maboma a mchigawo cha kum'mwera komwe mamembala a magulu a COMSIP omwe akuchita ulimi wa mtedza, nandolo ndi nyemba mwa zina apindula.

A Sinosi Masinga a mmudzi mwa Biyani kwa mfumu yaikulu Kapeni ku Blantyre adalima mbeu ya Nandolo. Iwo akuti chipanda kukumana ndi ng'amba yomwe idakhudza madera ambiri mdziko lino, akadakolora zochuluka kwambiri potengera ndi mbeu ya pamwamba yomwe adabzala komanso luso lakasamalidwe ka mbewuyi lomwe adapeza kuchokera kwa alangizi a bungwe la COMSIP.

Susan Kondowe mkulu oyendetsa ntchito za bungwe la COMSIP Cooperative Union Limited wati ntchito ya LESP ndi gawo la ntchito yothandiza kusintha miyoyo ya anthu ya Livelihoods Support Program yomwe cholinga chake nkufuna kuthandiza mamembala a magulu osunga ndi kuchulukitsa ndalama omwe awonetsa chidwi pa ntchito za ulimi kuti akhale ndi chakudya chokwanira pakhomo pawo komanso akhale odzidalira pa chuma.

"Ngakhale kuti mamembala ambiri omwe adapindula ndi ntchitoyi adakumana ndi vuto la ng'amba, tili okondwa kuti mbeu zawo zachita bwino ndipo atola ndithu. Izi zili chomwechi kaamba ka njira zomwe timawaphunzitsa zochita ulimi wa mlera nthaka monga kugwiritsa ntchito feteleza wa manyowa a Mbeya," watero Kondowe.

Mchaka cha 2023/24, bungwe la COMSIP lidapereka ndalama zoposera 1 Billion Kwacha ku magulu osunga ndi kuchulukitsa ndalama okwana 639 kuchokera mmaanja okwana 20,339 mmaboma 14 a mdziko muno zothandiza pa ulimi pansi pa ntchito ya LESP. Mabomawa ndi Chitipa, Karonga, Rumphi, Nkhatabay, Kasungu, Nkhotakota, Ntchisi, Dowa, Lilongwe, Dedza, Balaka, Blantyre, Chiradzulu ndi Phalombe.

Pothililapo ndemanga pa ma pulani a LESP mu nchaka cha ulimi cha 2024/25, mkulu oyendetsa ntchitoyi ku COMSIP Febron Mwiba anati mchaka chino bungweli ligwira ntchito ndi magulu 844 mmaboma 14, kuphatikizapo la Mzimba, ndipo kuti ndalama zomwe zilowe mu ntchitoyi ndi pafupifupi K2 biliyoni.

Unduna ulimbikitsa achinyamata kukhala m'makopaletivi

Wolemba: Temwa Mhone

UNDUNA WA ZAMALONDA wayamikira bungwe la COMSIP pomemeza achinyamata m'pologalamu yowaphunzitsa maluso opezera ndalama kukhala m'makopaletivi ponena kuti izi zithandiza kuti apindule moyenera ndi dongosololi komanso mabizinezi awo.

Mlembi wamkulu woona za mabizinezi ang'onoang'ono ndi makopaletivi mu undunawu a Francis Zhuwao adanena izi ku Dowa pa mkumano wa achinyamata 70 omwe adaphunzitsidwa maluso osiyanasiayana mu pologalamuyi.

Zhuwao adati makopaletivi akuyenereka kulimbikitsidwa chifukwa amathandiza anthu kupititsa patsogolo njira zawo zopezera ndalama.

Iwo adati: "Aliyense asachite malonda payekha. Makopaletivi ndi njira yabwino yochitira malonda yomwe imalola anthu kukhala ndi mphamvu pokhazikitsa mitengo, kupeza misika yabwino, kutenga ngongole ndi kukonza zinthu zawo mwamakono kuti agulitse pamitengo yabwino."

Iwo adati dongosololi lichititsa achinyamatawa ithandizila pa ngodya ya zamalonda mu masomphenya a boma a 2063.

Mkulu wa bungwe la COMSIP a Tenneson Gondwe adati makopaletivi amathandiza kupititsa patsogolo njira zopezera ndalama mmagulu.

"Tawapatsa ukadaulo woyendetsera makopaletiviwa womwe athandize chidwi chawo chothana ndi umphawi m'makomo awo. Tinawapatsa zipangizo, ndipo tsopano mwa makopaletivi 32 apeza mwayi wa ngongole yoposa 30.5 million Kwacha kuchoka ku nthambi yopereka ngongole ya COMSIV Limited kuti akhazikitse mabizinesi. Kupeza ngongoleku ndi lina mwa phindu lokhala mu kopaletivi," iwo adatsindika.

A Zhuwao kuyendera ntchito za achinyamatawa

Zomwe adanena akuluakuluwa zidapherezera ndi mawu a wa mkulu woona chisamaliro cha athu ndi kuthana ndi umphawi mu unduna wa zachuma a Kate Langwe, womwe atayendera achinyamata wopindula mu pologalamuyi ndipo adati pakufunika achinyamatawa akhale m'makopaletivi.

Mugawo loyamba la pologalamuyi achinyamata 629 adalandira zipangizo ndipo akuchita mabizinesi omwe akutumphuka ndi ngongole yomwe akutenga kuchoka ku COMSIV Limited, yomwe ndi nthambi yothandiza anthu kupeza ngongole ndi zina ku COMSIP Cooperative Union Limited.

Moyo wa Chapondera usintha ndi mpamba wa bizinezi pansi pa ndondomeko yothetsa umphawi

Wolemba: Kondwani Magombo

MTIUZE Chapondera, wa zaka makumi atatu (30), adanyozedwa kwambiri ndi anthu ena a mdera lake pamene iye adalowa gulu losunga ndi kuchulukitsa ndalama pogwiritsa ntchito ndalama yomwe ankalandira kudzera ku ndondomeko ya Mtukula pakhomo.

Chapondera adakhala akulandira chitonzo kuyambira pomwe adayamba kulandira ndalamayi m'malo mwa mai ake a zaka 55, a Mwatitha Chimbowa, omwe ndi aulumali komanso odwala matenda a mgonagona.

"Tidanyozedwa kwambiri ndipo kalabu yathu anthu ankainyogodola kuti ndi gulu la anthu aulesi, anthu a manja lende, odya zoponyeredwa. Koma izi sizinatifooketse: tinalimbikirabe ndi upangiri ochokera ku bungwe la COMSIP, omwe anatithandiza kuyambitsa ma kalabuwa," adafotokoza motero Chapondera, yemwe amachokera mmudzi mwa Chikavala, mdera la mfumu Chimwendo. Mfumu yaikulu Masumbankhunda, m'boma la Lilongwe.

Chapondera, yemwe ndi okwatiwa komanso ali ndi ana atatu, ndi mmodzi mwa anthu omwe tsopano ali mundondomeko yothetsa umphawi ndipo adalandirapo ndalama zokwana K200,000 ngati gawo loyamba landondomekoyi.

Potsatira kafukufuku wa malonda yemwe Chapondera adachita atalandira maphunziro a momwe angagwiritsire ntchito ndalamayi, iye adayamba bizinezi yophika ndi kugulitsa mtenthandebvu (tiyi) panyumba pawo kuyambira pa 25 Okotobala 2023.

Chapondera sadambwite posankha bizineziyi popeza tsiku lililonse panyumba pake, pomwenso ndi malo ake a bizineziyi, pamadzadza anthu ngati kuti pali zochitika zapadera za mmudzimo – koma ayi ndithu: khwimbiro limakhala likudzapsontha mtenthandebvu.

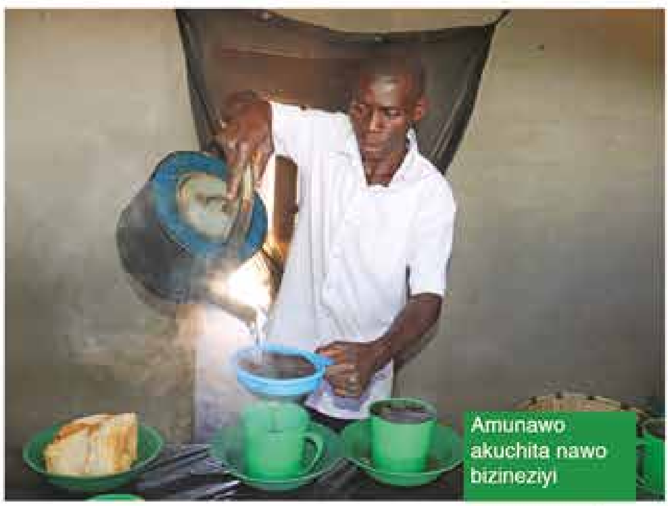
Chapondera amathandizidwa ndi mwamuna wake, Justin Lukiyasi, kugulitsa malondawo ndipo chifukwa chakuti bizinezi ikuyenda bwino, iye akukwanitsa kusamalira Mai ake odwalikawo, komanso banja lake la ana atatu.

Mitengo ya makapu a mtenthandevu ndiyosiyana-siyana pa malo a malonda a Chapondera, mwachitsanzo: kapu ya mulingo wa pakatikati ndi sikono yocheperako ndi K500, pomwe kapu yomweyo ndi sikono yopaka chiponde ndi K800.

Kapu yaikulu ndi sikono yaikulu mtengo wake ndi K700, pomwe kapu yomweyo ndi sikono yopaka chiponde mtengo wake ndi K1,000.

Malo ogulitsira mtenthandebvuwa amakhala otsegula kuyambira 7 koloko ya mmawa mpaka 7 koloko ya madzulo ndipo malondawa sawona

Kulandila kasitomala mu tea room



Amunawo akuchita nawo bizineziyi

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"Tidanyozedwa kwambiri ndipo kalabu yathu anthu ankainyogodola kuti ndi gulu la anthu aulesi, anthu a manja lende, odya zoponyeredwa. Koma izi sizinatifooketse: tinalimbikirabe ndi upangiri ochokera ku bungwe la COMSIP." — Chapondera

nthawi kapena nyengo popeza anthu a mderali amapsontha mtenthandebvu, nthawi iliyonse ngakhale kutenthe kapena kuzizire.

Pa tsiku, Chapondera amagula ziwaya zisanu (5) za ma sikono pa mtengo wa K7,000 chiwaya chimodzi chokhala ndi ma sikono aang'onoang'ono 35; komanso ziwaya ziwiri zokhala ndi masikono akuluakulu 24 chiwaya chilichonse.

Kuonjezera apo, tsiku lili lonse Chapondera amagula shuga mapaketi 15 olemera kilogalamu imodzi paketi iliyonse.

"Pa zinthu zonsezi ndimapezapo phindu lokwanira K12,000 pa tsiku koma malonda akavuta tsiku limenelo ndimapeza ndalama yosachepera K9,500, ndi katundu wina otsala odzayambira malonda a tsiku lotsatiralo," adafotokoza motero Chapondera.

Khomo la munthu yemwe adapatsidwa maina kuphatikizapo la 'manja-lende' tsopano ndi la mwana alirenji komanso losililika mmudzi onse, ndipo ena omwe ankamunyongodola, lero akubwera kuti nawonso aphunzileko upangili wa COMSIP.

Chapondera tsopano adalowanso ku ulimi ndipo adagula nkhumba ziwiri, komanso adalima chimanga ndi masamba ndi ndalama zochokera mu phindu la mtenthandebvu.

Padakali pano, Mai wachitsikanayu adasankhidwa kuti achite nawo maphunziro a ntchito za manja kudzera mu ndondomeko ya padera yomwe ikuthandiza achinyamata kupeza maphunzirowa, pansi pa ntchito yothandiza anthu omwe ali pa Mtukula pakhomo kukhala odzidalira, ndipo mu ntchito imeneyi adaphunzira za u telala.

Apa kupelekela tea kwa ma kasitomala

Mkulu wa SSRLP – Tidzidalire ku World Bank ayendera ntchito zamagulu a COMSIP

Wolemba: Mercy Kayuni

A Msowoya (Ali pakati,avala chipewa cha zungulira khonde) ndi akuluakulu ena a SSRLP

M'MODZI mwa akuluakulu oyendetsa pulogalamu yothandiza kutukula miyoyo ya anthu ovutikitsitsa ya Social Support for Resilient Livelihoods – SSRLP ku bungwe loona za chuma pa dziko lonse la World Bank, a Chipo Msowoya wayendera zina mwa ntchito za pulogalamuyi m'boma la NkhataBay.

A Msowoya, anaika chidwi chachikulu pa ndondomeko ziwiri zomwe zikugwiritsidwa ntchito mu SSRLP zomwe ndiza m'bwezera chilengedwe (Climate Smart Enhanced Public Works Program, CS-EPWP) komanso yotukula miyoyo ya anthu opindula (Livelihoods Support Programme.).

Bungwe la COMSIP ndilomwe likuyendetsa ndondomeko zothandiza kutukula miyoyo ya anthu opindula mu SSRLP kuti akhale odzidalira pachuma ndipo limalimbikitsa anthu omwe akupindula mu ndondomeko za mtukula pakhomo komanso mbwezera chilengedwe kuti akhazikitse magulu osunga ndikuchulukitsa ndalama kudzera mu business.

Anthuwa amaphunzitsidwa ndi bungwe la COMSIP kusintha kaganizidwe komanso njira zothandiza kuchoka mu nsinga za umphawi.

Pulogalamu ya SSRLP ndi ya boma la Malawi ndipo imayendetsedwa ndi thandizo la ndalama lochokera ku bungwe la World Bank komanso thumba la ndalama la mabungwe ndi maiko osiyanasiyana omwe amagwira ntchito zothandiza kuthetsa umphawi (Social Protection Multi Donor Trust Fund) ndipo ikugwiridwa m'maboma onse 28 a m'mdziko muno.

Kupatula kuyendera ntchito zamu pulogalamu ya SSRLP mboma la NkhataBay, a Msowoya, omwenso amayendetsa ntchito zothandiza kuthetsa umphawi ku bungwe la World Bank, anakumananso ndi akuluakulu aku khonsoloyi komwe anamva mavuto osiyanasiyana omwe khonsoloyi ikukumana nawo komanso mavuto omwe anthu omwe akupindula mu pulogalamuyi akukumana nawo zomwe zingathe kusokoneza kukwaniritsa zolinga za pulogalamuyi.

Paulendowu, a Msowoya anali ndi mmodzi mwa akuluakulu omwe amayendetsa pulogalamu ya SSRLP nthambi ya boma ya National Local Government Finance Committee, NLGFC a Paul Chipeta, omwe anayamikila mmene pulogalamuyi ikuthandizira kuchepetsa umphawi mdziko muno.

"Ndizosangalatsa kuona m'mene miyoyo ya anthu omwe akupindula ndi pulogalamuyi yasinthira malinga nkuti tsopano akugwira ntchito zosiyanasiyana zokhazikika zothandiza kubweretsa chuma pakhomo pawo," anatero a Chipeta.

Iwo analankhula izi pamene anali nawo pa ulendo wa a Msowoya oyendera gulu la COMSIP losunga ndikuchulukitsa ndalama la Vilemba COMSIP Cluster kwa mfumu Nyalubanga m'boma la NkhataBay. Gululi likuchita bwino ndipo pakadali pano lagula chigayo.

Malinga ndi a Chipeta, ndizopatsa chilimbikitso kuwona anthu oti anali mu nsinga za umphawi akupanga zinthu zokupsya pofuna kutukula miyoyo yawo.

Mmawu ake, mkulu owona zotukula miyoyo ya anthu ku khonsolo ya NkhataBay yemwenso akuyendetsa ndondomeko yothandiza kuthetsa umphawi ya Livelihoods Support Programme anati pulogalamuyi yathandiza kwambili kusintha miyoyo ya anthu m'bomalo makamaka pothandiza maanja ndi ndondomeko zokwezera chuma chawo.

Kupatula kusunga ndikuchulukitsa ndalama, ma membala a magulu a COMSIP akupindulanso kudzera mu ndondomeko zosiyanasiyana monga kuphunzitsa achinyamata ntchito za manja, kupanga katundu wapamwamba ogulitsa, kupeza misika, kualumikizitsa ndi anthu obwereketsa ndalama za buzinesi, mbeu ndi zina zambili.

Pakutha pa pulogalamu ya SSRLP, mchaka cha 2027, COMSIP ikufuna kufikila anthu oposa 590,000 mziko lonse la Malawi.

Gulu la Vilemba likuchita zosililitsa

Wolemba: Anderson Nkhoma

GULU losungitsana ndi kuchulukitsa ndalama la Vilemba kwa mfumu Nyalubanga m'boma la NkhataBay lagula chigayo chomwe likuchitila bizinesi pofuna kukwezera mpamba wa gululo komanso kutukula miyoyo ya ma membala ake.

Gululi lomwe muli abambo khumi komanso amayi 17, linakhazikitsidwa mchaka cha 2023 kudzera mu ndondomeko ya bungwe la COMSIP yothetsa umphawi, ndipo opindula ake ndi ogwira ntcito za m'bwezera chilengedwe.

Powona momwe anthu a m'deralo amavutikila kuti apeze chigayo, gululi lidaganiza zoyamba buzinesi yachigayoyo.

"Kwa nthawi yaitali, anthu m'derali amayenda mtunda wautali kuti apeze chigayo. Koma mogwirizana, gululi lidasonkha ndalama yokwana K2,

Membala kuthila chimanga mu chigayo

780,000 mbukhu lawo la Cholinga, kuyambila mwezi wa January kufika August 2024. Komanso, atakolola mbewu zawo, aliyense anasonkha zi tini 15 za chimanga chomwe anagulitsa ndikupeza ndalama zokwana K1,340,800. Anaphatikiza ndalama zi ndikugula chigayo chogaya pa mtengo wa K2, 800,000," anafotokoza motero mlangizi wa COMSIP m'derali a Salome Msiska.

Iwo anafotokozanso kuti gululi likuchitanso ulimi wa nthilira pamodzi ngati gulu komanso aliyense payekhapayekha.

Pakadali pano, gululi lalima hekitala imodzi komanso ma membela anagawana minda ina yomwe akuyembekezeka kukolora miyezi itatu ikudzayi.

Zomwe likupanga gulu la Vilemba, zikuonetsa kufunika kogwilira ntchito limodzi ngati gulu komanso mgwirizano, kutsimikiza pogwira ntchito, ubwino wokhala ndi maso mphenya komanso kupindulitsa kwa maphunziro omwe bungwe la COMSIP limachititsa.

Ma membala ena a gululi mchithunzimu ndi mlangizi wawo

Amayi agwirizana polimbikitsa njira zopezera ndalama

Wolemba: Temwa Mhone

MONGA HELLEN KELLER adanena kuti pawekha ungachite zochepa, koma angapo mungachite zambiri, amayi anayi ku Blantyre abwera pamodzi ndi kukhazikitsa bizinesi yopanga sopo.

Iwo ndi Agnes Bamusi, Chimwemwe Goliati, Esther Maunde ndi Lisse Chiwale a kwa mfumu Kapeni m'boma la Blantyre ndipo ndi mamembala a gulu la Mpesa COMSIP la anthu 22.

Amaiwa anapindula mu ndondomeko yothandiza kutuluka mu umphawi ndi kudzidalira pa chuma kudzera mu mpamba wa bizinezi omwe analandila mu polojekiti ya SSRLP - Tidzidalire

Mu dongosolo lodzidalira pa chuma ndi kutuluka mu umphawi, amayiwa ndi mamembela ena adalandila K390,000 aliyense ngati mpamba ndi upangiri wochita mabizinesi mopindulitsa kuti athetse umphawi m'makomo awo.

Atazindikira kuti bizinezi yawo onse ndiyopanga sopo, amayiwa adagwirizana zomachitira bizinesiyi limodzi.

Bamusi, yemwe amatsogolera gulu la Mpesa COMSIP, adati adakhulupilira kuti akhonza kuchita bwino atamapanga limodzi.

"Kupanga sopo wolongosoka wokopa makasitomala sikwamasewera koma kunaphweka titayamba kupanga limodzi," iye adatero.

Aliyense mwa iwo adalandira K200,000 ngati gawo loyamba la mpamba zomwe adaziphatikiza n'kukhala ndi K800,000 yomwe adagulira zipangizo zopangira sopo.

Kuchoka mu Ogasiti mchaka cha 2023, mwezi uliwonse amapanga sopo pakati pa 2,000 ndi 4,000 ndipo dzina lake ndi Thandizo.

Amayiwa adati amapanga ndalama pakati pa K400,000 ndi K800,000 kuchoka mu sopo zomwe zatukula miyoyo yawo.

Bamusi, mayi wa ana anayi, adati adayambanso bizinesi yogulitsa mandazi ndi chimanga cha mbuliwuli zomwe zimampatsa phindu la K50,000 pamwezi.

"Izi zasintha moyo wa pa banja langa mopambana. Ndimathandiza ana anga ndizofunika pa moyo wao wa tsiku ndi tsiku mosavuta kusiyana ndi dongosololi lisanabwere," adatero uku akumwetulira.

Goliati, wa zaka 30, analowetsa phindu lake loyamba la K45,000 kuchoka mu sopo mu zibwente ndi mandazi. Mayi wa ana awiriyu adati pakhomo pake ndi pa mwanaalirenji tsopano ndipo wathana ndi umphawi.

Naye Maunde wazaka 40 zakubadwa

Sopoyo ndi ameneyu

adagwiritsa phindu lake la K33,450 poyambira bizinesi yogulitsa ufa yomwe imampatsa phindu la K10,000 akagulitsa.

"COMSIP ikadabwera zaka 15 zapitazo bwenzi tili makhumutcha tsopano chifukwa miyoyo yathu idakatukuka kwambiri pofika 2023 ndipo bwezi pano tisakudera nkhawa nkhani za ndalama," iye adatero.

Chiwale, mayi wa ana asanu, adaika K102,000 kuchoka mu sopo mu bizinezi yophika kanyenya yomwe imampatsa K50,000 pa mwezi, ndipo atalandila ndalama zake zachiwiri yomwe inali K190,000 anailowetsa mu ntchito yomanga nyumba yoti adzichititsa rent.

Mayi wa zaka 58'yu adati phindu la kanyenya lamuyambitsa ulimi wa mbuzi.

"Ndikuwonjezera njira zopezera chuma. Ndimagulitsa mbuzi ndikafuna ndalama mwachangu kuti ndipangire zinthu pakhomo panga,. Umoyo udaphweka tsopano," iye adabwekera.

Pakali pano amaiwa analandila ndalama zawo zachiwiri, ndipo zina analowetsa mu bizinesi yawo ya sopoyi kuti ikule.

Apa ndi zipangizo zomwe amagwiritsira ntchito

Kuchapa umphawi ndi Sopo

Wolemba: Temwa Mhone

KUTHA kwa banja lake mu 2015, chinali chiyambi chamazunzo m'moyo wa Eles Dailesi pomwe amayenera kukwaniritsa zofuna za ana ake anayi yekha.

Monga amayi ambiri ongokhala, Dailesi wa m'mudzi mwa Mtembo kwa mfumu Chitera m'boma la Chiradzulu ankadalira mamuna wake kupeza zonse zofunikira mu zaka 7 zomwe wakhala ali m'banja.

Mayi wa zaka 39-yu adalibe pogwira pomathandizira ana ake mpaka mu 2017 pomwe adalembedwa mu pologalamu ya Mtukula Pakhomo, yomwe Boma la Malawi limathandizira osowa.

Dailesi adayamba kulandira K9,800 pa mwezi kuti adzipeza zofunika pa banja lake tsiku ndi tsiku.

Mu 2021, banja la Dailesi ndi ena 17 mu pologalamuyi m'deralo adamemezedwa ndi kukhazikitsa gulu la Chitera COMSIP komwe amasunga ndalama. Gululi limawalolanso kutenga ngongole zoyambira mabizinezi aku mtima kwawo.

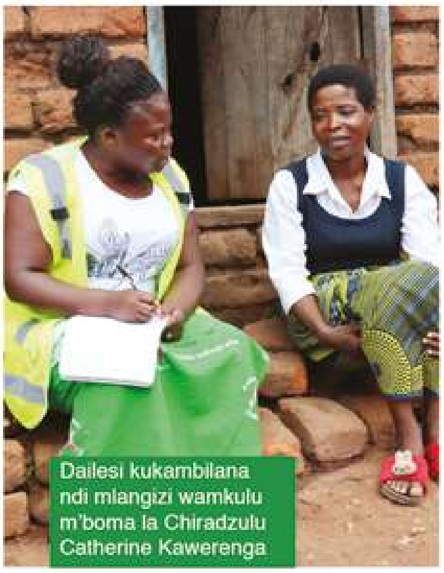
Ndipo Dailesi adayamba bizinesi yogulitsa zovala za kaunjika pa msika wa Mbulumbuzi n'kumapeza ndalama zothandizira banja lake.

Kenako, COMSIP idawathandiza anthuwa kuti athaniranetu ndi umphawi m'makomo awo podzera m'dongosolo lodzidalira pa chuma lomwe ndi gawo la pulojekiti ya SSRLP-Tidzidalire.

Kupatula kuwapatsa ukadaulo woyendetsera mabizinesi, COMSIP idawapatsanso mpamba wa K390,000.

Dailesi adalandira gawo loyamba lokwana K200, 000 yomwe adayambira bizinesi yopanga sopo. Adamutchula sopoyo kuti Sharp potengera mawu 'Wodula Umphawi' womwe bungwe la COMSIP limadziwika nalo kuti COMSIP SHARP!

Pocheza naye adati amapanga sopo 144 m'masiku awiri yemwe amagulitsa



Dailesi kukambilana ndi mlangizi wamkulu m'boma la Chiradzulu Catherine Kawerenga

Thovu Tututu

m'mudzi mwake K300 m'modzi ndipo amapanga phindu la K24,000 pakamodzi zomwe zimamuthandiza kupereka K25,000 ngati ndalama yolipilira mwana wake pa sekondale sukulu yoyendera ya Nkhande pa teremu iliyonse, kuphatikizanso ndalama ya mayeso yokwana K20,130 pamene mwanayo amalemba mayeso ake a J.C.E.

Dailesi wagulanso zipangizo zaulimi kuphatikiza feteleza ndi phindu la bizinesi la sopo ndipo wawonjezeranso njira zopezera chuma pa banja lake

Dailesi kuwonetsa sopo yemwe amapanga

poyamba ulimi wa tomato.

Atalandila ndalama zake zachiwiri yomwe inali K190,000 Dailesi wagula zikombole zoonjezera zopangila sopo ndipo wati izi zithandiza kuti adzipanga sopo ochuluka pakamodzi zomwenso zikweze phindu lomwe amapeza.

"Zonse zikakhala momwe ndalingalira, ndiye kuti sindidzasowanso ndalama m'moyo wanga. Ndili ndi mabizinesi awiri (yogulitsa zovala ndi sopo) omwe akuza kapezedwe kanga ka ndalama chifukwa cha pologalamuyi. Makasitomala anga akuchuluka pomwe anthu ambiri akudziwa za sopo wa "sharp" yemwe ndi wathovu, wolimba komanso wonunkhira yemwe ndi kupanga," iye adatero.

Mlangizi wamkulu wa COMSIP m'boma la Chiradzulu Catherine Kawerenga adati ndiwokondwa kuti madongosolo othandiza kudzidalira pa chuma ndi ena akuthetsa umphawi ndikuthandiza mamembala kumapeza ndalama mosavuta.

Iye adati: "Mamembala ngati Dailesi alimbikitsidwa kumbali yodzidalira okha pa chuma ndipo miyoyo yawo ikutukuka kaamba ka ntchitoyi."

COMSIP Iphunzitsa Achinyamata Mazana-Mazana Ntchito za Manja

Wolemba: Kondwani Magombo

TANGOGANIZANI: wachinyamata yemwe sadakwanitse kupitiliza maphunziro ake pazifukwa zosiyanasiyana, kupatsidwa mwawi ophunzira ntchito ya manja, pamapeto pake nkupatsidwanso zipangizo zogwirira ntchitoyo – zonsezi mwa ulele!

Izi ndi zomwe zidachitika ndi achinyamata okwanira 629 omwe adalandira maphunziro a ntchito za manja zosiyanasiyana m'maboma 14 m'Malawi muno.

Maphunzirowa adaperekedwa ndi bungwe la COMSIP mothandizana ndi bungwe la TEVETA komanso boma kudzera mu unduna wa achinyamata ngati gawo limodzi la ntchito yothandiza anthu omwe ali pa Mtukula pakhomo kuti akhale odzidalira mu ndondomeko ya SSRLP-Tidzidalire.

Ena mwa achinyamata omwe adachita nawo maphunzirowa ndi Naomi Zawanda ochokera mmudzi mwa Nsulira, mfumu yaikulu Chilowamatambe ku Kasungu, komanso Efrem Fredson ochokera mmudzi otchedwa Tsavu, mfumu yaikulu Kalumo ku Ntchisi.

Atsikana awiriwa adalimba mtima ndikusankha ntchito zomwe nkale lomwe zimatengedwa ngati nzoyenera amuna basi osati akazi.

Zawanda adasankha ntchito ya umpalamatabwa (kalipentala)

pomwe Fredson adasankha ntchito ya zomangamanga (bilidala). Asungwana awiriwa pamodzi ndi anzawo ena omwe adapanga nawo maphunziro antchito za manja adalandira zipangizo zogwirira ntchito zawo kumayambiliro kwa mwezi wa Disembala, 2023.

Izi zidabweretsa chimwemwe pakati pa achinyamatawa ndipo kwa iwo kunali ngati chikondwero cha Khirisimasi chafika mwachangu kuposa zaka zonse.

"Ndine osangalala kwambiri kuti tsopano ndine kalipentala oyambilira wamkazi mdera lathu – ndakhala ndikufunitsitsa kugwira ntchito yosiyana

"Ndine osangalala kwambiri kuti tsopano ndine kalipentala oyambilira wamkazi mdera lathu – ndakhala ndikufunitsitsa kugwira ntchito yosiyana ndi momwe anthu amayembekezera kwa munthu wamkazi ndipo tsopano ndaipeza." — Naomi Zawanda

Zawanda

ndi momwe anthu amayembekezera kwa munthu wamkazi ndipo tsopano ndaipeza," adatero Zawanda, yemwe adalekera sukulu yake pa fomu 2.

Maphunziro a ntchito za manja kwa achinyamatawa adali a miyezi inayi ndipo pamene anzake ambiri adasankha utelala, Zawanda adali yekhayo wamkazi yemwe adasankha umpalamatabwawu pakati pa achinyamata okwanira 22, omwe adali nawo pa maphunzirowa kwa Chilowamatambe.

"Ndine othokoza kwambiri kwa COMSIP chifukwa cha maphunziro omwe anatipatsa ndipo ndikulimbikitsa achinyamata anzanga – makamaka atsikana – kuti asamadziderere pa nkhani yolimbana ndi anyamata pa ntchito za manja," adatero Zawanda, mpeni wake wa macheka odulira matabwa uli mmanja.

Ku Ntchisi nako, Fredson, msungwana wa zaka 29, naye akukwaniritsa kugwira ntchito ya zomangamanga, ndipo mmisiliyu wadya wani pa ntchitoyi mmudzi mwa Tsavu ndi midzi yozungulira.

"Nditamaliza maphunziro sindidadikirenso kuti ndilandire zida ayi: ndidangoyambiratu ndi zida zobwereka ndipo padakali pano ndamangapo nyumba zitatu, mipanda iwiri, komanso chipinda chokumanirana abusa ndi akulu ampingo pa tchalitchi cha CCAP cha Tsavu," adatero Fredson, yemwe ndi mai wa ana awiri.

Ikupitilira pa tsamba lotsatira ..

"Ndine othokoza kwambiri kwa COMSIP chifukwa cha maphunziro omwe anatipatsa ndipo ndikulimbikitsa achinyamata anzanga – makamaka atsikana – kuti asamadziderere pa nkhani yolimbana ndi anyamata pa ntchito za manja."

— Naomi Zawanda

www.comsip.org.mw

Mai Saiwa;
Oyang'snira ntchito za COMSIP ku NLGFC

Paima ndi Fredson tsiku lomwe adalandira zida zawo zoyambira bizinesi

Kuchokera tsamba la mmbuyo ..

Wachinyamata winanso, Dalireni Paima, ochokera mmudzi mwa Kawaka, mfumu yaikulu Kalumo, ku Ntchisi komweko, adachita nawo maphunziro a zomangamanga ndipo naye wadziwika kale mdera lake ndi luso la mamangidwe.

Iye adali nawo mgulu la amisili omwe adagwira ntchito yomanga tchalitchi cha mpingo wa Anglican chotchedwa Chindewe St. Peter's, mmudzi mwa Chikhwakhwa, mfumu yaikulu Kalumo.

"Ine ndi mnzangayu, Efrem, tidaphunzira limodzi ndipo tsopano zathu zidayera pamene ntchito za manja athu zikuchitira umboni mmadera mwathu," adafotokoza motero Paima pocheza naye pa malo omwe ankagwira ntchito yomanga tchalitchi.

Pakanali pano naye Dalireni, anavomelezeka kuti atha kuphunzitsa ena za luso lomangamanga moti akuphunzitsa wake wachinyamata mu gawo lachiwiri la achinyamata a mmagulu a COMSIP ophunzira nawo ntchito za manjazi.

COMSIP ikugwira ntchito yophunzitsa achinyamatayi ndi chithandizo chochokera ku banki yaikulu pa dziko lonse lapansi (World Bank) kudzera mu ntchito yolimbikitsa anthu omwe ali mu Mtukula pakhomo ndi m'bwezera chilengedwe kukhala odzidalira.

Achinyamata omwe ndi oyenera kupanga nawo maphunzirowa ndi omwe (iwo eni, kapena makolo awo) ali pa Mtukula pakhomo, kapena ntchito za m'bwezera chilengedwe, komanso ali mmagulu a COMSIP pansi pa ndondomeko ya SSRLP - Tidzidalire.

Pali masomphenya akuti ikamadzatha ntchito yolimbikitsa anthu omwe ali pa Mtukula pakhomo kukhala odzidalirayi mchaka cha 2027, achinyamata okwanira 4,300 adzakhale ataphunzira ntchito zosiyanasiyana za manja.

Kupatula zipangizo zoyambira, achinyamatawa akaphunzira azilandiranso mpamba oyambira pa ngongole kuchokera ku nthambi ina ya COMSIP yoona za ndalama.

Malingana ndi mkulu oyendetsa bungwe la COMSIP, Tenneson Gondwe, gulu la achinyamata loyamba lidali ndi anthu okwana 721 ndipo lidachita maphunziro ake kuyambira mwezi wa Marichi mapaka Juni 2023.

Pakanali pano gulu lachiwiri lomwe liri ndi achinyamata1,004 liri mkati kuphunzila luso kwa amisiri osiyanasiyana mmadera mwawo.

Achinyamata omwe akupindula ndi ntchitoyi ndi ochokera mmaboma 14 omwe ndi Chiradzulu, Blantyre, Phalombe, Balaka, Dedza, Lilongwe, Dowa, Ntchisi, Kasungu, Nkhotakota, Nkhata Bay, Karonga, Rumphi, ndi Chitipa.

Ndalama zokwana K192 miliyoni ndi zomwe zidagwira ntchito pogulira katundu osiyanasiyana yemwe achinyamata oyambilirawa analandila; koma ndalama yonse kuphatikizapo yophunzitsira achinyamatawa idakwana K250 miliyoni, malingana ndi mkulu wa COMSIP.

"Achinyamata awonetsa chidwi chachikulu maka chifukwa chakuti maphunzirowa sakulira zambiri ayi – aliyense opindula mu SSRLP - Tidzidalire ndiololedwa chachikulu ngati akudziwa kulemba ndi kuwerenga," adatero Gondwe.

Nalo bungwe lomwe limasunga chithumba komwe ndalama zogwilira ntchitoyi zimachokera (National Local Government Financing Committee – NLGFC), ndi lokondwa ndi momwe ntchito yophunzitsa achinyamata yayambira.

"Ndife okondwa kwambiri chifukwa mwa achinyamatawa munali mphamvu ndi kuthekera kochita zinthu koma zonsezo zimangokhala. Tsopano kuthekera konse kutumphuka kudzera mmaphunziro, zipangizo komanso mpamba omwe anapatsidwa kudzera ku makopaletivi awo," adatero oyendetsa ntchito zotakataka ku bungwe la NLGFC, Miriam Saiwa.

Iwo adatsindika kuti ntchitoyi ifalikira ku maboma ena mtsogolomu kuposera pa maboma khumi ndi anayi komwe maphunzirowa akuchitika.

Nduna ya zachinyamata komanso masewera, Uchizi Mkandawire, adateronso kuti zokambirana zili mkati kuti ndondomeko ya maphunziroyi ifikire maboma onse mdziko muno.

"Zomwe bungwe la COMSIP likuchita ndi zotamandika kwambiri komanso ndi zomwe zili mu mapulani a boma pa achinyamata: takhala tikuphunzitsa achinyamata m'mbuyomu koma sitinakwanitse kuwapatsa poyambira," idatero ndunayi.

Mkandawire adadandaulanso kuti pafupifupi achinyamata okwana 33 pa achinyamata 100 aliwonse mdziko muno sali pantchito komanso alibe maphunziro ena ali onse.

Ndunayi idapempha ma khonsolo komwe achinyamata aphunzira lusowa akuchokera kuti adziwapatsa ntchito za pa khonsolo asanatenge amisili a madera ena.

"Tiyeni tiwatukule achinyamata athuwa popeza aonetsera poyera kuti ali ndi kuthekera konse kogwira ntchito za manja: Palibe chifukwa chokatengera anthu ena pomwe achinyamatawa tili nawo mmadera mwathu momwemo," idatsindika motero ndunayi.

Maloto a Ganizani akwaniritsidwa ataphunzira kusunga ndalama

Wolemba: Owen Mussa

GANIZANI BRIGHTON, ndi membera wagulu losunga ndikuchulukitsa ndalama la Mkina COMSIP la m'mudzi wa Malata kwa mfumu Makhuwira mboma la Chikwawa, ndipo ndi mmodzi mwa anthu omwe akupindula mu ndondomeko ya m'bwezera chilengedwe.

Iye ali ndi dzaka 28 ndipo analowa mgululi mu December 2022.

Ganizani anali ndi maso mphenya ofuna kutukula maphunziro m'mudzi mwake, makamaka atawona momwe anthu amavutikila kupeza maphunziro a m'mera mpoyamba.

Pofuna kukwaniritsa maloto ake, Ganizani anayamba kusunga ku gulu zina mwa ndalama zomwe amalandira mundondomeko ya Nthandizi ndipo atalandila maphunziro akusintha kaganizidwe anatenga ngongole ndikutsegula sukulu ya m'mera mpoyamba.

"Nditaona kuti loto langa litha kutheka nditapeza ma kalasi oti ndingamapange lendi, ndinakatenga ngongole ya K200,000 ku gulu kwathu ndipo ndinaigawa ngati ndalama ya lendi kuyambila mmwezi wa Septembala mpaka Disembala, pomwe ndimalipila ma K35,000 pa mwezi. Ndalama zotsalazo ndinapangila ma blackboard ndipo zina ndinagulira choko", anatero Ganizani

Maloto ake anakwaniritsidwa pa 11 September, 2023, pomwe sukuluyi inayamba ndi ana 12 ndipo chifukwa cha ana a ma kalasi a mmwamba omwe amafuna kuyamba maphunziro pa sukuluyi anayambitsanso maphunziro a pulayimale kuyambila Sitandade 1 mpaka 6 ndipo pakali pano analemba aphunzitsi 7 ntchito.

Pakadalipano, sukuliyi yomwe dzina lake ndi Success Private ili ndi ana 80 ndipo anailembetsa ku boma.

Masomphenya a Ganizani ndiofuna kukuza school'yi kufika sitandade 8, komanso kuti pakhale sekondale pa mtengo wabwino komanso kusankha ana angapo kuti aziphunzira ulele pa sukulu zo ngati njira imodzi yolimbikitsa maphunziro ndikutukula deralo.

Pakali pano Ganizani wagula malo akeake amene akufuna kumangapo sukuluyi.

"Ndikuthokoza bungwe la COMSIP chifukwa cha maphunziro makamaka okhuza za chuma, kusintha kaganizidwe komanso kayendetsedwe ka business. Ndikutha kuyendetsa buzinesiyi kamba ka maphunziro amenewa," anatero a Ganizani.

Mlangizi wa COMSIP ku derali Owen Mussa anayamikila kulimbikila kwa Ganizani yemwe ati anagwilitsa ntchito maphunziro omwe amalandila mwaubwino mpaka kusintha moyo wake, pokwanilitsa maloto ake.

"Panyumba pa Ganizani lero ndiposinthika ndipo, amasamalira banja lake moyenera kusiyana ndi mmbuyomu. Olo akazi ake pakali pano ali ndi bizinesi yomwe mpamba wake anawapatsa pofuna kuti nawonso athandize kutukula banja lawo," anatero Mussa

Apa kalasi ili mkati

Nthawi yosewera

Chithunzi ndi ana

Mai Kang'ombe panja pa khola lawo

Ndondomeko ya JSG ipititsa patsogolo ma bizinezi

Wolemba: Kingsley Jassi

MUNDONDOMEKO yomwe COMSIP ikugwira ndi cholinga chothandiza maanja opindula kutuluka mu umphawi pansi pa SSRLP-Tidzidalire, muli gawo la Magulu ang'ono ang'ono a opindula omwe akuchita mabizinezi ofanana Joint Skills Groups (JSGs) ngati mbali yopititsila chuma patsogolo.

Pomwe anthu athandizidwa ku ntchito yotukula maanja kuchoka mu umphawi ena amafunabe thandizo lapadera pa ntchito za malonda, ndipo kudzera mu ndondomeko ya JSGs, anthuwa anapatsidwa mwayi wosankha ntchito za malonda zomwe amafuna ndipo anapatsidwa ukadaulo ndi alangizi oyenera a boma.

Pakali pano magulu a COMSIP momwe mwatuluka magulu amenewa mdziko muno alipo 542 ndipo ambiri amaguluwa alandila kale thandizo ndipo ayambapo ntchito zawo.

Mdera la mfumu yayikulu Chilowamatambe m'boma la Kasungu amayi awiri, Tereza Kang'ombe wa mmudzi mwa Lipazo komanso Anna M'baluku wa mmudzi mwa Njanje, ndipo onse ndi a zaka za m'ma 50 akupereka umboni momwe akupindulira ndi biziness yoweta mbuzi pansi pa ntchitoyi.

Malinga ndi mkulu woyendetsa ntchito za COMSIP m'boma la Kasungu, a Christina Josiah, anthuwa anapatsidwa mwayi wosankha ntchito za malonda kapena ulimi za kukhosi kwawo ndipo bungweli lidawapatsa upangiri.

Josiah: Mlangizi wamkulu wa COMSIP ku Kasungu

"Omwe asankha ma bizinezi ofanana amayikidwa m'magulu ofanana kuti azipangira ma bizinezi awo pamodzi," anafotokoza mai Josiah.

Ma bizineziwa ndi monga ulimi wa mbeu, ulimi wa ziweto komanso malonda a katundu wosiyana siyana.

"Mwa chitsanzo omwe asankha ulimi wa ziweto timawaphunzitsa ulimiwu komanso momwe angawusandutsire bizinezi ndi kupeza misika," a Josiah anapitiliza kufotokoza.

Iwo ati pakali pano magulu okwana 307 anapangidwa mu ndondomekoyi m'bomalo zomwe zikupindulira anthu 2,621 ndi maanja awo, ndipo pofika lero ena mwa maguluwa alandira K96, 137,000 ya mpamba wa bizinesi ndipo ayambapo ntchito zawo.

Amayi awiriwa, Tereza ndi Anna, anayamba bizinezi zawo za ziweto atangolandila maphunziro a kayendetsedwe ka bizinezi yoweta mbuzi.

"Ndinamanga khola lokwana mbuzi 20 ndipo ndinayamba ndi mbuzi zitatu nditabwereka ndalama kugulu mu 2023 podikila ngongole ku COMSIV, Pakadali pano muli mbuzi 13 chifukwa zidayamba kuswana,komanso mpamba unabwera ndipo ndinaonjezera nkhosa, ndili nazo ziwiri" akufotokoza a Tereza.

Malinga ndi mai Tereza, bizinezi yoweta ndi kugulitsa mbuzi ndi yopindulitsa chifukwa nyama ya mbuzi imayenda malonda m'dera lawo.

"Ndi bizinezi iyi, maka zikaswana kwambiri, mavuto athu adzachepa chifukwa pakakhala zinthu za dzidzidzi utha kugulitsa mbuzi nkuthana nazo. Ngakhalenso kulipira maphunziro a ana ndi kosavuta," akutero mai Tereza.

Fetereza wa Mbeya asintha moyo wa banja la Thabwa

Wolemba: Kingsley Jassi

MU ZAKA zinayi zapitazo moyo wa Tsanzo Thabwa wasintha modabwitsa kuchoka mu umphawi wa dzawoneni kufika pa mponda matiki mdera la Fayifi, mfumu yayikulu Dzoole B ku Dowa.

Ena nkumadabwa kuti zinatheka bwanji? M'kufotokoza kwawo a Tsanzo akuti zonsezi chiyambi chake ndi fetereza wa mbeya.

Zonse chiyambi chake ndi pomwe adasankhidwa kuti adzilandira nawo mtukula pakhomo. Pa nthawiyo nkuti a Tsanzo ali mu umphawi womangodalira ma ganyu kuti pakhomo pasonkhedwe moto.

"Ndidali Lazaro (wa umphawi) pa nthawiyo ndipo aliyense akafuna munthu womupatsa ganyu ine sindimasankha, bola kangachepe," Thabwa kufotokoza.

Potsatira kusankhidwa pa mtukula pakhomo, bungwe la COMSIP nalo lidafika m'deralo kudzalimbikitsa zokhazikitsa magulu osunga ndi kuchulukitsa ndalama kwa athu ofuna ndipo Thabwa sadazengereze.

"Nditangolowa nawo mu gulu la COMSIP, pamodzi ndi anzanga, tidaphunzitsidwa zambiri monga ulimi wa makono, kuchita bizinezi, kukhala ndi maso mphenya a banja ndi zina zambiri," iye akupitiriza.

Thabwa ali mu gulu la Kampanje Cluster lomwe liri ndi anthu 49. Mu chaka cha 2023, gululi lidaphunzitsidwa kupanga feteleza wa mbeya yemwe salira ndalama zambiri ngati fetereza wa ku sitolo ndipo izi zidamupatsa chidwi Thabwa potengera momwe amalephelera ulimi kamba kosowa fetereza.

Kamba ka luntha, gululi lidamusankha Thabwa kukhala wotsogolera pa ntchito za ulimi ngati mlimi wa mkulu. Iye adayambano kugwiritsa bwino ntchito ndalama poyang'ana mavuto a pakhomo koma kwinaku akulima fodya yemwe adathira feteleza wa mbeya.

"Mchaka chimenecho zidali ngati kutulo nditadinda ma belo sikisi ndipo ndidapanga ndalama zokwana K1.5 miliyoni. Kuphatikiza ndi ndalama za ku soya komanso chimanga ndidapanga ndalama zokwana K3.5 miliyoni zonse," akufotokoza Thabwa.

Izi zitachitika, Thabwa adapeza malo kwa Fayifi ndipo adasamuka kumudzi kwawo kwa Katsukunya. Atapeza malowo adaguliratu ndi kumanga nyumba yomwe ili ndi golosale.

Mu bizinezi ya golosaleyi iye amapanga pafupifupi K250,000 pa tsiku ndipo adasungako malo ena pomwepo ndi chikonzero chodzamangapo nyumba yogulira ndi kugulitsira mbeu.

Pakadali pano iye akukonza zomathandiza anthu ovutika maka okalamba, aulumali ndi ana a masiye m'derali ngati njira imodzi yothandizapo m'derali ati kamba koti akakumbukira kuwawa kwa umphawi safuna wina adzidutsanso moyo omwewo.

A Thabwa ndi akazi awo mu shop mwao

Kufotokoza za mbiri yawo

Mayi asimba lokoma ndi Magulu

Wolemba: Jordan Simeon-Phiri

CHAKA cha 2013 chinali chowawitsa kwa mayi Erivas Simbeye a zaka 40 amene amachokera m'mudzi wa Simfukwe m'dera la Mfumu Kyungu m'boma la Karonga pamene adachoka manja ali mkhosi ku banja lawo, litatha mwadzidzizi.

Malinga ndi a Simbeye, chowawitsa kwambiri chinali choti iwo adachoka ku banjako ndi ana awo asanu chimanjamanja komanso alibe nyumba ndi mpamba oti nkuyambiranso moyo wina.

"Chifukwa choti ndidakhala nthawi yayitali ku banja, ndidavutika kwambiri nditabwerera kwathu chifukwa kalikonse kanali kachilendo kwa ine komanso ana anga asanu. Ndidamanga nyumba yaing'ono ya dothi komanso ya udzu kuti tikhale ndi pokhala," adatero mayi Simbeye.

Iwo adati ngati mzimayi, anali pa ntchito yolemetsa zedi yolera komanso kusamalira ana asanu. Komabe sanataye chikhulupiliro kufikira mchaka cha 2020 pamene dzina lawo lidalembedwa mkawundula wa maina opindula ndi ntchito ya boma ya M'bwezera Chilengedwe imene amalandira ndalama zokwana K7, 500 pa mwezi.

Ngakhale adayamba ntchitoyi mwezi wa April, iwo sadalandire ndalamayi kwa miyezi inayi komabe sanadere nkhawa chifukwa chimwemwe chidadzadza mtsaya pamene ndalamayi idabwera pakamodzi yokwana K21 000.

A Simbeye adati ngakhale ndalamayi idali yambiri komabe idalephera kufikira zokhumba za moyo wawo chifukwa zofunika zidalinso zambiri.

Komabe iwo adasimba lokoma pamene chaka chomwecho kudabwera bungwe lolimbikitsa anthu kukhala mmagulu osunga ndi kuchulukitsa ndalama la COMSIP limene lidaphunzitsa mamembala 22 a gulu la Tionge maphunziro a kusunga komanso kubwerekana ndalama ndi kupangila bizinesi ndi cholinga choti zichuluke.

Ichi chidali chiyambi cha moyo watsopano kwa mayi Simbeye.

"Maphunzirowa adanditsekula m'maso chifukwa ndidayamba kusunga ndalama zokwana K5 500 pa sabata. Ndipo ndidabwereka ku gulu ndalama yokwana K17 000 imene ndidayambira bizinesi ya golosale pa Ipyana mphepete mwa mseu opita ku Chitipa kuchokera ku Karonga. Padakali pano, mpamba wanga wadutsa pa 1 miliyoni kwacha ndipo pakhomo panga ndipa mwana

> **Padakali pano, mpamba wanga wadutsa pa 1 miliyoni kwacha ndipo pakhomo panga ndipa mwana alilenji."**
>
> **— Mayi Erivas Simbeye**

Ng'ombe zomwe Mai Simbeye anagula ndi mpamba wa bizinezi

alilenji. Chaka chino ndakwanitsa kugulu matumba anayi a fetereza," adatero Mayi Simbeye.

Mwa zina, mayi Simbeye akuti ndi ndalama zimene akupeza kuchokera ku bizinesi yawo, akukwanitsa kulipilira fizi ana awiri aku sekondale, kugula zofunika za pakhomo komanso kudya zakudya za magulu asanu ndi limodzi.

"Ndi phindu limene ndikupeza, ndakwanitsa kugula kanema wa makono, ndayika magetsi a sola, ndagula mipando ya sofa komanso ndamanga nyumba ziwiri zimene zikundipatsanso ndalama.

"Chokondweretsa china nchakuti pa mapeto a maphunziro athu, bungwe la COMSIP lidandipatsanso ndalama yokwana K300 000 imene idandithandiza kugula ng'ombe ziwiri zimene ndikuweta. Padakali pano,

Mai Simbeye mu Gulosale mwawo

ng'ombezi zaswana ndipo zafika zinayi," adafotoza motero mayi Simbeye.

Ntchito ya Mbwezera Chilengedwe idayamba mu Epulo chaka cha 2020 kwa miyezi isanu ndi itatu m'boma la Karonga ngati mongoyesezera ndikuona ngati ingapindule.

Ngakhale izi zidali chomwechi, zidatengera bungwe la COMSIP kuthandizira opindula m'derali kupanga gulu la Tionge komanso kupereka maphunziro a kusunga ndi kuchulukitsa ndalama komanso kupanga bizinesi kuti gululi liyambe kudyerera zipatso.

M'mawu awo, wachiwiri wa mkulu owona za chitukuko cha m'madera ku Khonsolo ya Karonga a Simeon Ndhlovu adati ntchito yonseyi kuti itheke, zatengera mgwirizano pakati pa ogwira ntchito ku bungwe la COMSIP, Khonsolo komanso kumvera malangizo, kukhulupilika ndi kulimbikira ntchito kwa anthu a mgululi.

"Udindo wathu ngati Khonsolo ndi kulumikizisa anthuwa ndi bungwe la COMSIP, kupereka malangizo, kuyendera komanso kuwonetsetsa kuti pali ubale wabwino pakati pa anthu ndi mabungwe ogwira ntchito m'boma lino ndipo izi zabereka zipatso zabwino kuno ku Karonga.

Bungwe la COMSIP likugwira ntchitoyi ndi thandizo la ndalama lochokera ku Bank yayikulu yapa dziko lapansi-World Bank, ndi maiko ndi abwenzi ena othandiza dziko lino.

Gloria ndi Tionge ndi makasitomala awo

Apanga mgwirizano kuti atukuke

Wolemba: Vincent Khonje

M'DERA la mfumu yaikulu Ntchema mu boma la Chiradzulu atsikana awiri Gloria Maulana, 29, ndi Tiwonge Chisale, 23, ndi ochilimika kusintha miyoyo yawo.

Achinyamatawa, moyo wawo onse akhala akuyenda mu nsinga za umphawi koma tsopano akusimba lokoma kamba kakuti achilimika pa nkhani ya bizinesi.

Kukambapo nkhani ya Maulana, iye ndi chitsanzo chimodzi cha momwe munthu amatha kulimbikira kuti adzitukule komanso atukule maanja awo.

Makolo ake atamwalira iye anatenga gawo lalikulu losamala abale ake ndipo izi zinachulutsa mavuto pa banja pawo chifukwanso zidaonjezera umphawi wa pa banja lo.

Koma mu chaka 2018, Maulana, anapeza mwayi opindula nawo mu ndondomeko ya Mtukula Pakhomo (Social Cash Transfer Programme) yomwe ili pansi pa ndondomeko ya SSRLP -Tidzidalire.

Ngakhale izi zinali choncho kuti amapeza ndalama pakutha pa mwezi zinthu sizimayendabe bwino mpakana pamene adalowanso gulu losunga ndi kuchulukitsa ndalama la COMSIP pansi pa Kalasita ya Ntchema.

Maulana pamodzi ndi ma membala ena a mu kalasita ya Ntchema anaphunzitsidwa mfundo za kayendetsedwe ndi kasungidwe ka chuma, kayendetsedwe ka bizinesi kudzera mu kasinthidwe kakaganizidwe.

Izi zinathandizira kuti akhale ndi chidwi pa nkhani yosunga ndalama kusiyana ndi kuti adzingodyera ndalama zonse zomwe amapeza.

Pang'onopang'ono anayamba ndi bizinesi yogulitsa tomato zomwe zimathandizira kupezako tizinthu tina tosowekera pa banja lake.

"Ndinkalakalaka nditakwanitsa kupeza zosowa zonse pa banja pathu ndipo ndinkafunisitsa kuti tichoke mu umphawi wa dzaoneni omwe umatisautsa," anatero Maulana.

Kumbali inayi, Chisale naye analinso ndi moyo odzadza ndi zipsinjo ndi masautso kamba ka umphawi. Iyeyu adakhala wa masiye ali wachichepere ndipo nthawi yomweyo adatenga udindo osamala abale ake.

Nayenso ndondomeko ya Mtukula Pakhomo idamuthandiza kuti azipezakonso chakudya cha tsiku ndi tsiku pa banja pawo koma malingaliro ake adali akuti atukuke pa moyo wake kudutsa kupulumuka chabe popeza chakudya cha tsiku ndi tsiku.

Monga momwe Maulana anachitira, Chisale nayenso analowa nawo gulu losunga ndi kuchulukitsa ndalama mu kalasita ya COMSIP ya M'bawa chomwe chinali chiyambi chakusintha kwa moyo wake.

"Zinthu zidalidi zovuta koma ndidaziuza ndekha kuti ndikhonza kuchitapo kanthu. Ndidazitsimikiziza kuti ndichitapo kanthu ndithu ndipo zitheka," anatero Chisale.

Mwayi waukulu kwa achinyamata awiriwa udabwera kudzera mu ndondomeko yotukula a chinyamata ndi luso la manja losiyanasiyana ya Youth Skills Challenge Support (YSCS).

Maulana ndi Chisale anasankha luso lomanga ndi kukonza tsitsi ndipo pa maphunziro awo sanangophunzira lusoli koma anaphunziranso kayendetsedwe ka bizinesi komanso kasamalidwe ka chuma.

Maulana ndi Chisale, ngati achinyamata ena onse adakhala

akuphunzira luso lomanga tsitsi kwa a misili omwe anali ndi malo awo omangira tsitsi koma anali ovomerezedwa ndi TEVETA kuti aziphunzitsa achinyamatawa luso lomanga tsitsi li.

"Sitidapite kuti tikangophunzira kumanga ndi kukonza anthu tsitsi, tidapita kukaphunzira kuti tichite bwino mu moyo wathu," anatero Maulana.

Pamapeto pa zonse achinyamatawa adapeza luso latsopano ndipo miyoyo yawo tsopano ili ndi tanthauzo pakuti tsopano malingaliro awo anali ku nkhani ya bizinesi.

Kumbali ya Chisale anali ndi mwayi winanso pakuti anali atalandiranso ndalama zina kuchoka ku COMSIP zomwe anapatsidwa kuti alimbikitse bizinesi ngati njira imodzi yakuti achoke mu nsinga za umphawi.

Pansi pandondomeko ya YSCS achinyamata wa akaphunzira luso losiyansiyana amapatsidwa nso zipangizo zoyambira.

Mu mwezi wa December chaka cha 2023 awiriwa adachitano mwayi olandira zipangizo kuchokera ku COMSIP zomwe zidawapatsa mangolomera ogwiritsa ntchito luso lawo kuti ayambe bizinesi yopindula.

Poti Chisale adali kale ndi bizinesi yomwe adakhazikitsa adali kale ndi zipangizo komanso zida zofunika pa bizinesi yake ndipo Maulana naye tsopano adapeza mwayi oyamba bizinesi yake.

Pa 18 December chaka chomwecho, masomphenya a achinyamata awiri wa adapherezera ndipo adakhazikitsa bizinesi imodzi yomanga ndikukonza tsitsi kwa Ntchema, ndipo chikhazikitsireni bizinesi yo anthu ochuluka akukhamukira ku malo awo a bizinesi kuti akonzedwe tsitsi lawo.

Khwimbi la athu lomwe limakhamukira ku malo awo a bizinesi likuchititsa kuti achinyamata awiri wa tsopano azipeza phindu lomwe likuthandiza maanja awo.

Mwezi oyamba omwe anakhazikitsa bizinesi yawo pa uwiri wawo adafikira kupanga phindu la ndalama zokwana K58,100 zomwe onse anati lidali phindu lakuti zinthu zina zinayamba kusintha pa moyo wawo.

Tafere akuchita bwino ndi utelala ku Dowa

Wolemba: Temwa Mhone

TAFERE BIYASON akudziwika ndi kusoka bwino zovala pa msika wa Imfayatonse kwa mfumu Mkukula B m'boma la Dowa.

Mtsikana wa zaka 25 zakubadwayu ndi telala yemwe anthu mderali amadalira akafuna kusokeredwa zovala ndi zina mwaukadaulo.

Poyamba iyeyu, amachita bizinesi yake pa msika wa Nkhono, koma itakula anasuntha kupita kwa Imfayatonse kuti afikile anthu ambiri, komwe pano wakhazikika ndipo zikumuyendera.

Tafere adati: "Ndimawonetsetsa kuti makasitomala akukhutira ndikusangalala ndi ntchito yanga.

Izi zikupangitsa kuti makasitomala anga adzichuluka."

Iye adayamba bizinesi ya utelala mu December 2023 ataphunzitsidwa lusoli kwa miyezi inayi mu dongosolo lotukula achinyamata ndi luso la manja mu polojekiti yolimbikitsa kudzidalira.

Polojekitiyi imafikira achinyamata omwe ndi mamembala, ana, ngakhale achibale a mamembala amagulu osunga ndi kuchulukitsa ndalama a COMSIP powaphunzitsa luso lopezera ndalama losiyanasiyana kuti athetse umphawi.

Tafere, yemwe mayi ake a Dalesi Phiri ndi membala wa gulu la Gomba COMSIP, adali m'modzi mwa achinyamata atatu kuchoka ku gululi opindula ndi polojekitiyi, ndipo anapatsidwa zipangizo zoyambira bizinezi pamapeto a maphunzirowo kuphatikiza matchini osokera.

Mtsikanayu wati bizinesiyi ikumuthandiza kupeza zosowa pa moyo wake.

"Ndikupeza zofunika pa moyo mosavuta kudzera mukusoka zovala. Banja langa lagonjetsa umphawi tsopano. Ndimapanga phindu losachepela K85, 000 pa mwezi lomwe timapezera zofuna zathu. Ndidagula mbewu ndi feteleza komanso ziweto ndi phindu la bizineziyi," iye adafotokoza.

Ukadaulo pakusoka wamupezera makasitomala ngakhale mu mzinda wa Lilongwe.

"Ndithandizo kuchoka ku COMSIP, ndidakaonetsa zosoka zanga ku Lilongwe pa mwambo wokhazikitsa ndondomeko zotukulira achinyamata m'dziko muno kuchoka 2023 mpaka 2028. Zosoka zanga zidasangalatsa anthu ndipo ndidapatsidwa K150,000 yogulira zipangizo ndi K70,000 ngati malipiro osokera zovala pogwira ntchito 7 zomwe pachingerezi amati work suits. Ndikukhulupirira kuti izi zipitirira mtsogolomu," adatero Tafere.

Pakanali pano Tafere amaodanso nsalu lolemba lililonse, zomwe zina amagulitsa makasitomala ake, ndipo izi zikumubweretsera ndalama zoonjezera.

Masomphenya ake ndikuwonjezeranso njira zopezera ndalama pogulitsa nsapato ndi zophodera za amayi.

Mlangizi wa COMSIP m'dera la Mkukula Gift Gadama ndi wokondwa ndi kutukuka kwa moyo wa Tafere kudzera mu pologalamuyi.

"Ndi chilimbikitso kwa achinyamata omwe adasiyira sukulu panjira kaamba kosowa ndalama zolipilira maphunziro kuti nawo akhonza kuchita bwino m'moyo ndi ntchito za manja," iye adatero.

Tafere ndi a President a dziko lino Dr. Lazarus Chakwe tsiku lomwe unduna wa zaachinyamata unali ndi zochitika m'buyomu

TIDZIDALIRE

Mai Magret Dzimbiri a kwa TA Mwadzama ku Nkhotakota kukonzeka kukonoletsa matumba awo a Mpunga kuti agulitse

Amai a mmag
COMSIP mmi
alandila thand
losiyanasiyan
kupititsa bizin
patsogolo

Mai Margaret Nawani kugulitsa mbatata kwa TA Kapeni ku Blantyre.

Mai Jesse Mpando mmudzi mwa Likwa, TA Sitola ku Machinga mu shop mwao momwe anagulitsanzo zinthu za ku khitchini ndi zitenje

Mai Simika apha makwacha ndi ulimi wa nthochi

Alangizi a COMSIP mu Mzinda wa Zomba mchithunzi ichi ndi mkulu wa bungweli Tenneson Gondwe pakutha pa mkumano wawo

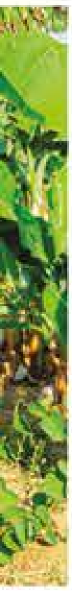
Zelesi apha makwacha ndi bizinesi ya saluni kwa Chikanda

A Enock Mponda a gu
la Misesa 1 COMSIP
akusangalala ndi ulimi
wawo omwe anayamb
ndi K70,000 yomwe
anangongola ku gulu

M'ZITHUNZI

ulu a
zinda
izo
a lofuna
esi zawo

Wachiwiri kwa wapambando wa bungwe la NLGFC Mai Lillian Khofi kucheza ndi opindula ku Mzuzu



a COMSIP Sharp! Cluster ya Khuni kwa TA Mwansambo ikuchita bwino pa ntchito zake

b Mkozi wa program ya COMSIP Sharp! pa MBC Radio 1 kucheza ndi membala wa COMSIP mu Mzinda wa Zomba

lu
a
awo

Mai Agnes Manyozo (kumanja) analowa mugulu la COMSIP mu 2022 ataona momwe mai Consolate Chikuse akupindulira pokhala mu gulu

Ma membala a COMSIP akonza ma desiki owononongeka pa sukulu ya Chivutwe ku Dowa

Wolemba: Doreen Sonani

POKWANILITSA imodzi mwa ngodya za bungwe la COMSIP yomwe ndi kutukula madela, mamembala a magulu 16 a COMSIP a m'dela la mfumu yaikulu Dzoole B m'boma la Dowa anasonkha ndalama zokwana K800,000 zomwe akonzetsela madesiki omwe anali owononongeka pa sukulu ya Chivutwe kwa Mdwala mdelari.

Awa ndi mamembala omwe amalandira mtukula pakhomo ndi nthandizi wa mbwezera chilengedwe ndipo ali mmagulu omwe amasunga ndi kuchulukitsa ndalama pansi pa bungwe la COMSIP.

Poyankhula pa mwambo opereka madesikiwa pa sukuluyi, wapampando wa maguluwa a Glamson Kachikonga ati achinyamata omwe anaphunzitsidwa ntchito za ukalipentala ndi bungwe la COMSIP pansi pa ntchito ya Youth Skills Challenge Support Program ndiwo akonza madesikiwa.

"Mwa magulu athu 16, gulu liri lonse linasonkha ndalama zokwana K50,000 zomwe pamodzi zinakwana k800,000. Ndalama zimenezi tinagulira matabwa, misomali, glue ndi paint yemwe anyamata athu aluso la ntchito za manja agwiritsira ntchito pokonza madesikiwa," atero a Kachikonga.

Malinga ndi mphunzitsi wamkulu pa sukuluyi a Kenneth Mphanda, sukuluyi yomwe ili ndi ana 529, inali ndi madesiki 130 ndipo 87 anali owononongeka moti ana a mmakalasi a sitandade 7 ndi 8 amalimbanirana ma desiki 43 omwe amagwira ntchito. Iwo ati kukonzedwa kwa madesikiwa kuthandiza kuchepetsa vuto la kusowa ma madesiki lomwe ndi lalikulu kwambiri pa sukuluyi.

"Zimenezi zimakhudza kwambiri maphunziro monga mukudziwa kuti mwana adzilembera pa bondo, sangalembe zolongosoka ndipo atsikana ambiri amavutika kuti ayimilire ayankhe mafunso kaamba ka momwe amavalira, choncho chidwi pa maphunziro chimachepa," anatero a Mphanda.

Pothilira ndemanga pa nkhaniyi, Modesta Saulosi yemwe ndi ophunzira wa sitandade 8 pa sukuluyi akuti chinali chinthu chovuta kwambiri pakati pa atsikana kukanganira nawo ma desk ochepa omwe anali pa sukuluyi ndipo akachedwa amakhala pansi zomwe zimawavuta kuti adziimilira pafupipafupi.

"Ine ndikuthokoza kwambiri magulu a COMSIP a mdera lino potiganizira ku mbali ya madesiki, atsikana ambiri timavutika kakhalidwe ka mkalasi, moti pakadali pano tidzipita ku sukulu momasuka," watero Modesta.

A Head ndi a PEA kulandila ma desk

Achinyamata omwe anagwira ntchitoyi

Mkulu wa bungwe la COMSIP mdziko muno a Tenneson Gondwe ayamikira maguluwa ponena kuti agwiritsa ntchito upangiri omwe bungwe la COMSIP limawapatsa posintha kaganizidwe ndi kukhala patsogolo kupeza njira zothetsera mavuto omwe madera awo akukumana nawo.

"Mu ntchito 8 zomwe membala wa COMSIP aliyense amayenera kugwira, ntchito nambala 6 imalimbikitsa nkhani za maphunziro ndipo ntchito nambala 8 imalimbikitsa mamembala kutumikira pa ntchito za chitukuko m'dela lomwe amakhala choncho anthuwa atatha kutukula banja lawo, tsopano akutukula dela lawo zomwe zichititse kuti dziko lawo nalo litukuke," Anatero a Gondwe.

Iwo ayamikiranso achinyamata omwe agwira ntchitoyi ponena kuti ntchito za manja zomwe anaphunzira pansi pa bungweli zikupindulira anthu ambiri mmadera mwao osati maanja awo okha ndipo kudzera mma cooperative omwe akhazikitsa achinyamatawa, akukwanitsa kubwezera ubwino omwe boma linawachitira kudzera ku ntchito zosiyanasiyana zotukula madera awo.

Atsegula malo ometera atalandira mpamba pansi pa ndondomeko yothetsa umphawi ya SSRLP Tidzidalire

Wolemba: Kondwani Magombo

KUCHOKERA mmudzi wa Kanyenda mdera la Chimwendo, mfumu yaikulu Masumbankhunda, m'boma la Lilongwe, Mai wamasiye wa zaka 45, Lifuka Dismas, ali ndi malo ometera omwe amayendetsa ndi Bazalieli Malangizo, wa zaka 22, yemwe ndi mmodzi mwa ana anai a Maiyu.

Dismas adalowa mu mtukula pakhomo mchaka cha 2020 ndipo ndi mmodzi mwa anthu omwe tsopano akutuluka mu umphawi kuti adziyimire pa okha.

Mu Sepitembala mchaka cha 2023, Maiyu pamodzi ndi osankhidwa ena omwe adali pa mndandanda olandira mpamba wa bizinesi pansi pa ndondomeko yothetsa umphawi ya SSRLP Tidzidalire, adapatsidwa upangiri wa momwe angapezere chochita ndi kutukula miyoyo yawo ndi ndalamayo.

"Ndidaunguzaunguza bizinezi yomwe ndingapange mdera lathu lino ndipo ndidapeza kuti imene ingagwire ndi ya malo ometera, pomwenso anthu akhonza kumatchaja mafoni awo ammanja," adatero Dismas pocheza ndi mtolankhani wa COMSIP Sharp.

"Choncho nditalandira gawo la mpamba lokwana K200,000, ndidagula zipangizo za mphamvu ya magetsi a dzuwa ndi zipangizo zina zofunikira pa ntchito yometa, ndipo ndidatsegula malowa," adapitiliza motero.

Naye wachinyamata wa zaka 24 ku Kasungu, Chipiliro Gama, ochokera mmudzi mwa Dambulesi, mfumu yaikulu Kaomba, adayamba kale kupha makwacha ndi ntchito ngati yomweyi, yometa.

Gama ndi wachitatu kubadwa m'banja la ana 8 ndipo adalowa mu Mtukula pakhomo kusunga dzina la bambo ake, Yeremiya Gama, omwe adamwalira.

Pambali posamala mkazi wake komanso mwana yemwe ali naye, wachinyamatayu amayang'aniranso abale ake komanso mai awo, omwe tsopano ndi amasiye.

Nayenso Gama ali pamndandanda wa maanja omwe adaikidwa mu ndondomeko yothetsa umphawi ndipo adaphunzitsidwanso momwe angayendetsere bizinezi ya kumtima kwake ndi gawo loyamba la ndalama yokwana K200,000.

"Bizinezi ya kumtima kwanga idali imeneyi malinganso ndi kafukufuku yemwe ndidapanga mdera lathuli," adafotokoza motero pocheza ndi mtolankhani wa COMSIP Sharp! pa malo a malonda otchedwa Mphepo mderalo, pomwe Gama amameta komanso kutchaja ma foni.

"Choncho nditalandira mpambaokwana K200,000, ndidailowetsa kuzipangizo za ntchitoyi komanso zipangizo zotchajira mafoni."

Malingana ndi deralo, ntchito yometa komanso kutchaja mafoni a mmanja ikumubweretsera Gama ndalama ya pakati pa K5,000 ndi K8,000 tsiku lili lonse.

"Ndidatsegula malowa mmwezi wa Sepitembala 2023 nditangolandira mpamba ndipo mwezi umenewo ndidapeza phindu lokwana K150,000; pamene mwezi wa Okotobala ndinapeza K200,000 ndipo otsatirawo ndinapeza K250,000," adafotokoza motero Gama.

Padakali pano, Gama ali mkati momanga nyumba yake ya pulani ya zipinda zitatu, mikono isanu ndi inayi (9m) mulitali, ndi mikono isanu ndi iwiri (7m) mulifupi, komanso akuweta nkhuku kuchokera muphindu la ntchito yometa ndi kutchaja mafoni.

Iye akunenetsa kuti adzaikumbukira COMSIP mpaka kalekale, ngati bungwe lomwe lidasintha moyo wake kuchoka ku umphawi kufika podzidalira yekha.

Gama, ku Kasungu, komanso Dismas, ku Lilongwe, ndi zitsanso chabe za anthu omwe apindula kwakukulu ndi gawo la thandizo la mpamba mu ndondomeko yothetsa umphawi ndipo iwo akuimba lokoma popeza tsopano analandla ndalama zawo zotsala, ndipo zonse pamodzi ndi K390, 000 zomwe zathandiza kuti akuze business zawo ndikukhala odzidalira pa moyo wawo wa tsiku ndi tsiku.

Chipiliro Yeremia kumeta kasitomala

Damiano asinthika ndi luso lowotchelera zitsulo

Wolemba: Vincent Khonje

NSINGA za umphawi zikafika povutitsa kwambiri munthu umasowa pogwira.

Izi ndi zomwe zinamuchitikira Damiano Kachala wa kwa Kundwe mfumu yayikulu Nkukula A mu boma la Dowa, yemwe ankasungana ndi azibale ake nthawi imene bambo ake ndi mayi ake anali atasiyana banja.

Ngati khomo losungana ana okhaokha zambiri zimawasowa ndipo pachibale pawo amachita maganyu osiyanasiyana monga yolima mminda mwa anthu

"Ndinkakhala ndi azibale anga koma timavutika kwambiri ngati nyumba yosungana ana okhaokha. Azibale anga anali ndi msinkhu opita ku sukulu koma tinalibe kopeza chithandizo kuti apite ku sukulu ko," anatero Damiano.

Mu chaka cha 2019 anayamba kulandira 'Mtukula Pakhomo' ngati khomo losungana ana okhaokha, ndipo izi zinapeputsako ena mwa mavuto awo.

Ngati anthu olandila mtukula pakhomo kudera kwawo kunabwera alangizi a COMSIP omwe anawauza za kusunga ndi kuchulukitsa ndalama mmagulu.

"Kukhala mu gulu la COMSIP kunabweretsa chiyembekezo ku banja lathu kamba koti timapezako kangachepe ngakhale kuti sizinali zokwanira be," anatero Damiano.

Ku kalasita yawo ya Chivala Kamkwamba anayamba kubwerekako ndalama yochitila bizinesi ndipo anayamba geni ya mandasi. ,

"Poyamba ndinakabwereka K20,000 kugulu lathu yomwe ndinayambira, kenaka nnakabwereka K40,000 kuti tikuze bizinesi, kenakanso K40,000 kenaka bizinesi inakhankhika ntakabwereka K54,000. Pamenepano nnasiya kungongola nkumayendetsa bizinesi itakula. Ine ndi azibale anga ndi omwe timaphika mandasiwa nkumayendetsa kuti anthu adzitigula mpaka anathu anazolowera," anatero Damiano, yemwe anafotokoza kuti bizinesi itakhazikika moyo unasintha kai ye ndi azibale ake.

Koma mwayi waukulu unabwera pamene bungwe la COMSIP linabweretsa ndondomeko yophunzitsa achinyamata maluso ya Youth Skills Challenge Support (YSCS).

Damiano anali mmodzi mwa achinyamata mu kalasita yawo omwe anasankhidwa kukapanga luso lakumtima kwawo.

"Ndinasankha kuphunzira luso la zowotchelera zitsulo," anafotokoza Damiano yemwe tsopano ali ndi zaka 30.

Kuchokera mu mwezi wa March mpaka June anali akuphunzira ntchito pokhala pansi pa munthu yemwe anazama kale pa bizinesi yowotchelera zitsulo.

Atamaliza anapempha mphunzitsi wake kuti apitilize kukhalabe pamalo pomwe amaphunzilirapo kuti luso lowotchelerali lipitilire.

Ndondomeko ya YSCS imaperekanso zipangizo zoyambira kwa Achinyamata omwe amaliza maphunziro awo a maluso osiyanasiyana wa ndipo mu mwezi wa December, Damiano analandira makina owotchelera oti akayambirepo.

Damiano pa ntchito yake

Damiano ali ndi maferemu omwe amakonzera kasitomala

Ichi chinali chiyambi cha moyo wina watsopano kwa Damiano komanso azibale ake kamba koti tsopano anatsegula bizinesi yakeyake yowotchelera zitsulo.

"Mwezi oyambilira omwe bizinesi inachita bwino ndipo ndinapeza Ndalama zokwana K500, 000 yomwe ndinagulira malo, ndipo mu mwezi wa February ndinapezanso phindu lina lambiri zomwe zinandithandiza kuti ndigule katundu wa pa nyumba," anatero Damiano.

Kamba kakuchuluka kwa makasitomala anaonjezeranso makina ena, atalandira ngongole yokwana K500, 000 kuchokera ku nthambi ya COMSIP yopereka ngongole ya COMSIV yomwe anamaliza kubwenza, ndipo panopa ndi munthu odalilika kwambiri pa nkhani yowotchelera yomwe akupangira pa Dowa Turn Off.

Bizinesi ikuyenda bwino pa mwezi amapanga ndalama zosachepela K600, 000.

"Panopa moyo wanga unasinthilatu ndipo ndine munthu otukuka, ndimakwanitsa kusamalira mkazi ndi mwana wanga komanso ndinagula malo pomwe ndinamangapo nyumba kwa Chimwaza, ndi cholinga choti ndikhale chifupi ndi malo anga a bizinesi. Zonsezi zachitika mu chaka chimodzi," anabwekera Damiano.

Pakanali pano, ntchito za mnyamatayu zadziwika kwambiri pa Dowa turn off moti mabungwe ena akumamupatsa achinyamata oti naye awasule.

"Panopa ndikuphunzitsa achinyamata anzanga okwana asanu luso lomweli pa shopu panga pano. Komanso mabungwe ena anandipempha kuti ndithe kuwaphunzitsira Achinyamata luso ngati lomweli ndipo amandilipira Ndalama," anaonjezera Damiano.

Posachedwapa akhala akusayinira mgwirizano ndi bungwe lina la ku Dzaleka lotchedwa There is Hope lomwe azikaphunzitsa achinyamata.

Padakali pano moyo wa Damiano ndi osinthika kamba koti azibale ake sadaliranso mandazi kamba koti iyeyo amakwanitsa kuwathandiza nso.

Damiano anati ndi othokoza bungwe la COMSIP pomuphunzitsa komanso kumupatsa zida zoyambira.

"Nthawi zambiri achinyamata akaphunzitsidwa maluso koma osapatsidwa poyambira ambiri zimawavuta kuti akhazikitse ma bizinesi awo. Koma akapatsidwa poyambira zimakhala zosavuta. Ine ndinachita mwai kuti nnalandila zida komanso ngongole yoyambira, izi zinathandiza kuti bizinesi yanga iyambe mwa mphamvu," anatero Damiano.

Pothilirapo ndemanga mlangizi wa COMSIP wa ku Dowa, Emily Mtelemuka Banda anati "Damiano ndi chitsanzo cha bwino kwa achinyamata ambiri. Akukwanitsa kupeza Ndalama komanso kuphunzitsa anzake," anatero Mtelemuka.

Mu gawo loyamba lophunzitsa achinyamata maluso m'boma la Dowa, munalowa achinyamata 70 omwe aliyense payekhapayekha akuyendetsa bizinesi yake.

Adali odikira kulandira, lero ndi olemba anthu ntchito

Wolemba: Kondwani Magombo

ATAPEZA ntchito ya utelala pa 22 Januwale 2024, Noel Banda adali ndi chimwemwe chachikulu popeza adali atasakasaka ntchito kwa nthawi yaitali chiphunzilireni ntchito ya utelala.

Banda, yemwe ndi wa zaka 22, amachokera mmdera la mfumu yaikulu Chilowamatambe, m'boma la Kasungu komwenso bwana wake watsopanoyu, Mazunzo Kavuwa, wa zaka 35, amachokera.

Kavuwa, amamulipira Banda ndalama yokwanira K60,000 pa mwezi, yomwe imathandiza Banda kusamalira mkazi wake, mwana, komanso makolo ake omwe ndi osowa.

"Ndinali lova kufikira pomwe a Kavuwa adandilemba ntchito ya utelalayi," adatero Banda pocheza naye, ndipo adapitiriza: "Malipiro omwe a Kavuwa akundipatsa ndi ochuluka mwakuti ngakhale anzanga omwe akugwira ntchito ngati yomweyi ku tawuni sakulandira malipiro ochuluka chomwechi."

Mwawi omwe udagwera Banda ndi chimodzi chabe mwa zipatso zochokera ku ntchito yothandiza kukweza miyoyo ya anthu omwe ali mu ndondomeko ya Mtukula pa Khomo kuti akhale odzidalira.

Kuyambira m'chaka cha 2018, Kavuwa, wakhala ali pa Mtukula pakhomo malingana ndi vuto lomwe ali nalo mthupi mwake lomwe limamulepheretsa kugwira ntchito zolemetsa.

Kavuwa, yemwe ndi bambo wa ana atatu, ndi membala wa gulu losunga ndi kuchulukitsa ndalama la Kamuzu COMSIP kuyambira mchaka cha 2021 ndipo mwezi uli onse iye amalandira K8,000 yomwe ina mwa iyo amasungitsa kugulu.

M'chaka cha 2022, Kavuwa adabwereka K80,000 kuchokera ku gulu lake ndipo ndalamayi adailowetsa ku malonda a mbewu zakumunda.

Panthawiyi, n'kutinso atalembedwa mu gulu la a chinyamata oposera 700 omwe adasankhidwa kuchokera mbali zonse m'dziko muno kuti akachite maphunziro a ntchito zosiyanasiyana zamanja, pansi pa ndondomeko ya SSRLP-Tidzidalire.

Kavuwa adasankha kukachita maphunziro a utelala ndipo pakutha pa maphunzirowa omwe adatha miyezi inayi, podikira zipangizo zoyambira kuchokera ku COMSIP, iye adatenga ndalama ya bizinezi n'kugulira makina osokera, ndipo anayambapo kusoka.

Pa 5 Disembala, 2023 Kavuwa adalandira zipangizo zosokera kuphatikizapo makina kuchokera ku bungwe la COMSIP potsatira maphunziro omwe adapanga aja.

Tsopano Kavuwa adakhala ndi makina osokera awiri, zomwe zidapezetsa Banda mwawi wa ntchito pa 22 Januwale mchaka cha 2024.

"Ndidangoyenera kulemba munthu ntchito kuti azigwiritsa ntchito makina enawo ndipo ndili okondwa kuti ndidapeza Banda, yemwe akugwira ntchito yotamandika kwambiri," adatero Kavuwa pocheza naye pa malo ake ogwirira mtchito, uku akupima bambo wina yemwe adabwera ndi buluku lalikulu lofunika kulibweza chiuno.

Kavuwa ndi Banda akugwira ntchito limodzi m'dera lawo, ndipo pa uwiri wawo amapeza ndalama zosachepera K10,000 – K18,000 patsiku, zomwe zikutanthauza kuti pa mwezi (kuchotsera masiku a Lamulungu opuma) amapeza ndalama yosachepera K260,000 – K468,000.

Kupita chitsogolo, Kavuwa ali ndi malingaliro opeza nyumba yaikulu momwe akhonza kumagwiriramo ntchito motakasuka, komanso akulingalira zoonjezera makina ndi anthu enanso ogwira ntchito.

"Cholinga changa ndi kukhala ndi malo odalilika osokera zovala, komanso kukhala ndi makina amitundumitundu, ndi matelala odziwa bwino ntchito yawo," adatero Kavuwa.

Nayenso Banda, yemwe ndi olembedwa oyamba kugwira ntchito ya utelala ndi Kavuwa, adati ndi okonzeka kugwira ntchitoyi mwa toto-moyo, ndikukhala nawo mu mbiri ya chiyambi ndi kukula kwa kampani yosoka zovala ya Kavuwa.

Awiriwa pa ntchito yawo yosoka

COMSIP

NTCHITO ZA BUNGWE LA COMSIP

MAPHUNZIRO

Kuphunzitsa magulu ake maphunziro osiyanasiana kuti atuluke mu umphawi

NGONGOLE

Kuthandiza magulu kupeza ngongole ya Bizinesi ku COMSIV Microfinance Limited imene ili nthambi ya COMSIP yopeleka ngongole

MISIKA

Kupezera magulu ake omwe amalima mbeu/kupanga zinthu zosiyanasiyana misika, komanso kuwagula wina mwa katundu wawo

KULONDOLOZA ZACHUMA

kuchita kauniuni mmene chuma chikuyendera mmakopaletivi kuti adziyenda bwino

KUSUNGA KATUNDU

Kulimbikitsa magulu kuti adzikhala ndi malo osungila mbeu zawo akakolola ndi cholinga choti azizigulitsa mitengo ikakwelerako

ZA INSHULANSI

Kulimbikitsa ma membala ake kuti adzikhala pa inshulansi yomwe amapeza kudzera ku COMSIV Limited, zomwe zimathandiza membala akatisiya

COMSIP, bwenzi losaona nkhope

Wolemba Jordan Phiri

A Mubisa kunyumba kwawo

MODZI wa mamembala a gulu la Cooperative ya Tisinthike amene amapindula ndi Mtukula Pakhomo mmudzi wa Kanyuka m'dera la Mfumu Mwirang'ombe m'boma la Karonga wayamikira bungwe la COMSIP chifukwa chosayang'ana nkhope pothandiza anthu amene akupindula ndi ndondomeko yotukula miyoyo.

Mmau awo, a Ausward Mubisa omwe ali ndi zaka 52 ndipo ndi a ulumali adafotokozera COMSIP Sharp! kuti ndalama zomwe adalandira zokuza mpamba wawo wa business zidawathandiza kuthetsa mavuto aza chuma pakhomo pawo pamene ndalama ina adayilowetsa ku magulu osungitsa ndi kuchulukitsa ndalama ngati njira imodzi yokuzila phindu.

Ndalama yaku masheya komanso chiongola dzanja chake zidandipindulira zedi chifukwa ndinakwanitsa kulipilira ana sukulu komanso kugwiritsa ntchito pakhomo," iwo adafotokoza monyadira.

A Mubisa adapitilira kufotokoza kuti iwo adalowa mu gulu lawo lomwe lili ndi mamembala 37 mchaka cha 2020 ndipo mwa zina apindula ndi maphunziro oyendetsera bizinezi.

Iwo ndi mmodzi mwa mamembala omwe anapindula ndi graduation pilot ndipo analandila ndalama zokwana K300 000 zimene anatsegulira bizinesi ya Mpamba komanso Airtel Money ndi kukuzila bizinezi yawo ya u telala.

"Moyo wanga wasintha kwambiri. Padakali pano ndine bwana. Mpamba wanga wama sheya anga wakula kuchoka pa K50 000 imene ndimapereka K1000 kufika pa K500 000. Ndalamazi zandithandiza zedi ku ulimi wa mpunga ndi chimanga zimene zachititsa kuti pakhomo panga pakhale pa mwana alirenji" anatero a Mubisa.

Iwo anati padakali pano akutha kusamala ana awo asanu komanso anagula makina a tsopano osokera zovala kuwonjezera pa makina omwe adali nawo kale.

A Mubisa adati masomphenya awo padakali pano ndikulimbikira kuti mpamba wawo wa bizinesi ufike pa K5 million, kugula ng'ombe komanso mbuzi zoweta komanso kukhala ndi malo awo awo ochitira bizinezi osamalipila lendi.

Nyumba yawo

Achilimika pomanga golosale ndi nyumba

Wolemba: Vincent Khonje

MAYI Emelia Longwe a ku Luvwere mdera la mfumu yayikulu Mthwalo mboma la Mzimba ndi mayi ochilimika pofuna kutukula moyo wake komanso wa ana ake.

Poyamba mayi Longwe anasankhidwa kukhala nawo mu gulu logwira ntchito za M'bwenzera Chilengedwe' komwe amagwirako ntchito zoteteza chilengedwe komanso kuteteza nthaka.

Akamagwira ntchito ku catchment yawo anthuwa amalandira kangachepe komwe kamagwira ntchito zosiyanasiyana mmaanja awo.

Poyamba ntchitoyi mu chaka cha 2022 anabenthuliridwa po za nkhani yosunga ndi kubwereketsana ndalama ngati njira imodzi yofuna kuchulutsira ndalama zawo.

"Tili ku ntchito yathu yogwira zosamalira chilengedwe, kunabwera mlangizi wa COMSIP yemwe anadzatiuza ubwino okhala mu magulu osunga ndikuchulukitsa ndalama.

"Ichi tinachilandira kwambiri ndipo poyambapo anthu okwana 19 anaonetsa chidwi ndipo tinavomera kupita patsogolo ndi ganizo li," anatero Mai Longwe omwe ali ndi zaka 40.

Mu kalasita yawo ya Luvwere yomwe muli ma membala 24, mayi Longwe anachilimika kwambiri kamba ka maphunziro omwe anapeza.

Poyamba atasungako ndalama anali ndi mwayi opanga phindu la ma interesiti lomwe anagwiritsa ntchito pogulira feteleza.

"Ku ma kalasita kwathu timaphunziranso za kapangidwe ka manyowa a mbeya omwe timagwiritsa ntchito feteleza. Ndalama zomwe ndinapeza ndinagulira feteleza yemwe ndinapangila Mbeya nkulimira chimanga," anatero a Longwe.

Anatengapo K100,000 pa ndalama zomwe anagulitsira chimanga ndikuyamba kuwumbitsa njerwa.

Apa ndipomwe masomphenya a mayi Longwe anayamba kuoneka kuti akulowera njira yoyenera.

Poti anali mu gulu la COMSIP mwayi wangongole unali uliponso ndipo anabwereka K75,000 yomwe anayamba kumangira golosale yawo.

Atalandiranso ma interesiti ena anagulanso malata ndi kufolera.

Ngakhale mbali inayi zimayenda, sanasiyebe kulowetsa ndalama ina ku feteleza opangira manyowa a Mbeya.

"Pamene imafika Juni chaka chino cha 2024 ndinali nditakwanitsa ku order katundu wa mu golosale yangayi," anapitiriza kufotokoza.

Panopa mayi Longwe ali ndi golosale yomanga okha komanso yodzadza katundu pa Luvwere.

Ngati kuti izizi sizikukwanira akumanganso nyumba yokhalamo yomwe yatsala ma zenera ndi denga.

"Ndisanalowe COMSIP ka ndalama ndikakapeza ndimangodya ndalama chifukwa ndinalibe ukadaulo ogwiritsa ntchito ndalama.

"Panopa ndikukhala umoyo wabwino, ndikudya bwino, ndikutumiza ana ku sukulu. Golosale ndi iyi, nyumba nayo yangotsala pang'ono kutha," anaonjezera Mai Longwe omwe akusamala ana awo asanu pa okha.

Mlangizi wa COMSIP ku katchimenti ya Sonjo kwa mfumu yayikulu Mthwalo a Linda Chirambo anati ma membala ambiri a COMSIP akuchita bwino pa moyo wawo.

"Nkhani yabwino ndiyakuti ambiri akamachita bwino chonchi, anzawo amasilira ndipo nawo amayambanso kuchita bwino. Ife ngati alangizi timangolimbikira kuwayendera ndikuwalimbikitsa," anatero a Chirambo.

Longwe pa golosale yawo

Ku khola lankhumba

A Mapulesi atuluka muumphawi kaamba kolimbikira

Wolemba: Mercy Kayuni

"Anthu akamandifunsa chifukwa chomwe ndili pa mtukula pakhomo koma ndili munthu oti zimandiyendera, ndimawauza kuti mu nthawi yomwe boma linkalemba maina a Mtukula pakhomo ndinkayenela kukhalamo, koma ndatukuka pakudutsa kwa nthawi chifukwa cha kulimbikila kwanga ndi banja langa."

Anatero bambo Jonasi Mapulesi a mmudzi mwa Bango kwa T/A Mwadzama ku Nkhotakota kufotokoza za mmene moyo wao wasinthila kuchokera nthawi yomwe anayamba kulandila ndalama za Mtukula pakhomo mu 2018 kufikila lero.

Iwo anaonjezera kuti anthuwo akamawafunsa amafotokoza kuti "ineyo ndi anthu ena olimbikila ndife amene boma limafuna kuti tidzikhala pa mtukula pakhomo kuti tituluke mu umphawi, chomwe chili cholinga cha boma pobweretsa ntchito zimenezi."

Malinga ndi a Mapulesi, lero anthu omwe sakudziwa komwe achokera amadabwa kuti ali pa Mtukula pakhomo pamene pakhomo pawo ndi pa mwana alilenji zomwe sizinali choncho mmbuyomo.

Iwo anayamba kulandira mtukula pakhomo mu chaka cha 2018 ndipo mu 2021 analowa gulu la COMSIP.

Asanalowe gulu la COMSIP anali ndi chilakolako choyamba bizinesi ya ziwiya ndipo amati akalandila ndalama za mtukula amagula ma sefuliya nkumasunga, mpaka pomwe anakwana 10, nkuyamba kuwagulitsa.

Atalowa gulu la COMSIP anayamba kumatengako ngongole kugulu zomwe amalowetsa ku bizinesi yawo,

Mmene zimakhalira tsiku la msika

Kuonetsa ena mwa mavembe omwe anasunga ku ulimi wawo

ndipo anaonjezera ziwiya za ku kitchen za pulasitiki ndikuyamba ulumi wa bizinesi.

Ali mkati mokuza bizinesiyi mu 2022 anachitika mwai olandila nawo mpamba okweza bizinesi omwe mchingelezi amati graduation pilot wa K300,000, ndipo ndi mpambawu anakweza bizinesi yawo yaziwiyayi ndipo amatha kuoda zinthu zambiri tsopano.

Kukwera kwa bizinesi yawo kunakwezanso phindu lomwe amapeza kotero kuti anayamba kugula ziweto monga mbuzi, nkhosa, nkhumba, abakha, nkhuku ndi nkhunda komanso kuika ndalama zochuluka ku ulimi wa mbeu.

Mu ulimi wawo wa mbeu alimako mavembe omwe atagulitsa onse anapanga K4 million Kwacha komanso Chinangwa chomwe agulitse ndalama zopyola K5 million Kwacha.

Ndalama za mavembezi anagula njinga yamoto pa mtengo wa K2.5 million, inayo ndikuonjezeranso mpamba wa bizinesi ya ziwiya ndipo ndalama za chinangwa akulingalira zodzalimilanso chinangwa china chochuluka kuti mpaka akwanitse kugula galimoto.

"Mmene ndafotokozela muja bizinesi yathu yaikulu ndi yaziwiya ndipo ikukula. Timavutika mayendedwe kutsatila misika chifukwa ziwiya zina zimatha kusweka. Njinga yomwe tagula tikufuna idzitithandiza kuyendetsa katundu wathu, koma mtsogolomu tili ndi malingaliro oti tigule galimoto ndipo ngati zingayende momwe takonzera zithekadi" anatero bambo Mapulesi.

Nawo akazawo anathilirapo ndemanga kuti kukhala mgulu la COMSIP pansi pa SSRLP kwalipindulira banjali momwe muli ana khumi.

"Pakhomo pano sitisowa chakudya, ana onse ali msukulu ndipo amalandila chisamaliro choyenera, monga makope ndi uniform ndi zonse zomwe zimafunikila ku sukulu" anatero mai Mapulesi.

Poyamikila COMSIP, a Mapulesi akuyamikilanso kwambiri maphunziro omwe bungweli limapereka

"Ndiyamikile kwambiri COMSIP chifukwa imatsogoza maphunziro pa china chilichonse. Monga monse ndayendamu chipanda maphunziro a kayendetsedwe ka bizinesi ndi chuma sinnakafika pomwe ndafikapa," anatero a Mapulesi.

Kupatula kukuza ma bizinesi awo komanso kugula zinthu zofunikila pakhomo, banjali pano likukhalanso mnyumba ya malata yomwe akhoma chaka chino kudzera ku phindu lochokera ku ma bizinesiwa.

Pa tsiku lokhazikitsa ntchitoyogawa zipangizo zogwilira ntchito

Achinyamatawa kuotchelera ma window pa pa sukulu ya sekondale ya Chitenge

Akhazikitsa kampani atapatsidwa luso lowotcherera

Wolemba: Temwa Mhone

PA msika wa Chitenje mdera la mfumu Chilowamatambe m'boma la Kasungu pali malo ochititsa chidwi pomwe amawotcherera zitsulo.

Izi nzachirendo mderali poti anthu adazolowera kukawotcheretsa kapena kugula katundu pa boma la Kasuungu.

Yosefe Mwale ndi Paul Mwale, sadangofanana mayina a bambo, pomwe si pachibale, iwo adafanananso maloto ofuna kuzakhala ndi kampani yayikulu ya zowotcherera.

Iwo adakumana pa malo ena pomwe ankachita maphunziro a lusoli mothandizidwa ndi bungwe la COMSIP ndipo ali pa malowa iwo adayanjana magazi ndipo ubale wawo udapitirira atamaliza maphunziro awo ndipo adaganiza zoyambitsa kampani yotchedwa Christian Miracle Workshop.

"Malo athu ndi woyamba mdera lino kumagwira ntchito yowotcherera ndipo izi zathandizira anthu ambiri omwe sakumayenda mtunda wautali kukawotcheretsa zinthu kapena kukagula katundu," akutero Yosefe.

Chiyambi cha bizineziyi chidali cha mwayi kamba koti msabata yoyambirira adapatsidwa ntchito yopanga ngolo yomwe idabweretsa ndalama yogwirika ndithu.

Komatu zonse akufotokozazi sikuti amafotokozera pa malo awopo. Iwo adali akugwira ntchito yowotcherera mawindo pa sukulu ya sekondale ya Chitenje.

Malinga ndi Paul, akulu akulu a sukuluyi sadaganize kawiri atawona ntchito zomwe anyamatawa amagwira pa msika wa Chitenje ndipo adawayitanira ntchitoyi yomwe kale imapita ku makampani a kutali.

Wachiwiri kwa mphunzitsi wamkulu wa sukuluyi, a Cosmas Phiri akutsimikiza kuti iwo adakhutira ndi luso lomwe adaliwona mwa anyamatawa ndipo adaganiza zowapatsa ntchito yowotcherera mawindo a zipinda zina za tsopano pa sukuluyi.

"Pali ntchito zambiri pa sukuluyi zomwe zikufuna anthu aluso a konkuno kuti tiziwapatsa m'malo momapereka kwa anthu a kutali," akutero a Phiri.

Mlangizi wa COMSIP kwa T/A Chilowamatambe, Vincent Mbewe, akuti kuderali kunatuluka achinyamata khumi ndi awiri kukachita maphunziro a za manja mu gawo loyamba ndipo ambiri akuchita bwino.

"Ndayendera achinyamatawa atamaliza maphunziro awo ndipo ambiri akuchita bwino. Monga anyamata awiri awa, akupanga ndalama yosachepela K19,000 pa tsiku zomwe zikutukula maanja awo," anatero Vincent.

Apindula ndi bizinesi yootchelera zigayo

Wolemba: Mercy Kayuni

A DAVESON Kachepatsonga omwe amakhala ku Area 38 mu Mzinda wa Lilongwe ati kulowa mgulu la COMSIP kunasintha moyo wawo powathandiza kuti akhale ndi chidwi cha bizinesi ndi kuthandizika ndi ngongole.

A Kachepatsonga omwe ndi membala wa COMSIP ku Sese Ward analowa mgulu la COMSIP mu chaka cha 2021 atalandira ndalama zokwana 105,000 ku program ya boma yomwe inkathandiza anthu a bizinesi mu nyengo ya COVID 19.

Iwo anati kulowa mu gulu la COMSIP chinali chiyambi chotuluka mu umphawi chifukwa kudzera ku gulu lawo apindula zambiri.

"Nditalowa mu gulu la COMSIP 2021, ndinakhala ndi mwai wa ngongole ku gulu lathu komanso ku COMSIV Limited zomwe zinandithandiza kupititsa patsogolo bizinesi ya ulimi yomwe ndinkapanga nthawi imeneyoyo," anatero a Kachepatsonga.

Iwo anaonjezera kuti chifukwa cha mwai wa ngongolewu komanso ndalama zomwe anapeza kugulu pogawana phindu mchaka chimenecho, zinawathandiza kuti akolore matumba 205 achimanga omwe atagulitsa anakwanitsa kuyambapo kumanga nyumba.

"Sinnaganizile nthawi imeneyo kuti ndingayambe kumanga nyumba, koma zinatheka chifukwa chokhala membala wagulu la COMSIP."

Pakali pano membala wa COMSIP yu anayamba bizinesi yootchelera zigayo nkumagulitsa, zomwe ati zasinthilatu moyo wake.

"Ndimaotchelera zigayo mitundu yonse kaya za chimanga, mtedza, zosakanizila frizzes, chiponde, komanso zina, ndipo misika yake siivuta chifuka alipo anthu omwe ali ndi misika komwe amakagulitsa nde amadzaoda kwa ine'" anatero a Kachepatsonga.

Iwo anati bizinesi imeneyi ikuwapindulira ndipo ndi ngongole kuchoka ku COMSIV Limited nthawi ndi nthawi, ikukula moti akutha kulemba anyamata ena ntchito, ndikusamalira banja lawo mosavuta.

Pomaliza iwo ntawafunsa, analangiza anthu kuti asamaope kuyamba bizinesi za chigayo chifukwa iwo ngati omwe amakonza chinyumba cha chigayo akudziwa kuti "mu chigayo simuyenela kukhala munthu kuti bizinesi iyende koma kuti ndi zikhulupiliro chabe."

A Kachepatsonga pa ntchito yawo

A Kachepatsonga Kufotokoza mmene biziness ikuyendera

Ndondomeko yosula achinyamata yatukula James

Wolemba: Vincent Khonje

NKHANI YA RABSON JAMES ochokera kwa Jekete, mfumu yayikulu Mpama mu boma la Chiradzulu ndiyochititsa chidwi kwambiri.

James ndi mmodzi mwa achinyamata omwe adalimbana ndi umphawi ndipo pano akusimba lokoma.

Moyo wake onse wakhala akuvutika kwambiri ndi umphawi ndipo wakhala akusowa zambiri.

Kamba kakuti amapeza mochepelapo amalephera kubweretsa zakudya pakhomo ndipo analibe chiyemebkezo chilichonse chakuti moyo wake ukhonza kusintha.

"Ine ndi onse pa banja lathu moyo wathu unali ovutika kwambiri, chakudya chimasowa ndingoti umoyo wathu unali osasangalala konse," anatero James.

Koma mu chaka cha 2018 James anachita mwayi olowa nawo mu ndondomeko ya Mtukula Pakhomo yomwe ili pansi pa ndondomeko ya SSRLP - Tidzidalire.

Izi zidapangitsa kuti James pang'ono pokha athe kuthawako moyo wa umphawi.

"Kulowa mu Mtukula Pakhomo kudapangitsa pa banja pathu paoneke kusintha. Ndalama yokwana K8,000 yomwe timalandira pa mwezi imathandiza kupeza tina ndi tina tosowekera," anaonjezera James.

Mkatikati momwemo mwa Mtukula Pakhomo James anapezanso mwayi wina pomwe iye ndi ena onse omwe amalandila ndalama za Mtukula Pakhomo anapeza mwayi olowa mu gulu losunga ndi kuchulukitsa ndalama la COMSIP.

Izinso zinamutsegula maso James pophunzira kusunga ndalama komanso kukhala ndi chidwi choyamba ma bizinesi.

Monga ma membala a kalasita ya COMSIP ya Mwaiwathu momwe muli ma membala 30, James ndi anzake onse anaona kuti uwu unali mwayi waukulu oti athe kutukula miyoyo yawo.

Kwa James, zidatanthauza kuti akhonza kupitiitsa patsogolo ka luso kochepa komwe adali nako kokhoma zidebe, zomwe anali ndi chikhulupiliro kuti azipeza ndalama zomwe zizithandizira banja lake la anthu okwana asanu and mmodzi.

Ngakhale kuti anabwereka K49,000 yoyambitsira bizinesi kugulu, luso lake linali lochepa pa nkhani yokhoma zidebeyi komanso adalibe zipangizo zokwanira, zomwe zidapangitsa kuti bizinesiyo isachite bwino.

Koma moyo wake udasintha kudzera ku ndondomeko ya YSCS yomwe imaphunzitsa achinyamata luso la manja. Achinyamatawa ndi omwe ali mu Mtukula Pakhomo kapena ochokera mmaanja omwe makolo awo ali mu Mtukula Pakhomo.

Cholinga cha ndondomeko ya YSCS ndi kuthandizira kuti achinyamata wa akhale ndi luso la manja lomwe lithandizire kukhala njira zopezera ndalama. Ndondomekoyi imayika achinyamata wa mmanja mwa amisiri odziwa bwino ntchito yawo omwe ali ovomerezeka ndi bungwe lowona za maphunziro a luso la manja la TEVETA.

Kudzera mu YSCS James anayikidwanso mmanja mwa mmisiri yemwe anamuthandizira kusula luso lake lokhoma zidebe.

Kwa miyezi inayi James adaphunzira luso lake pansi pa mmisiri wa kwao kwa Jekete, otchedwa Francis Kasuto.

Pamapeto a zonse James ndi chitsanzo cha momwe munthu olimbikira pa nthawi ya zovuta amatha kusintha moyo wake, chifukwa atatha maphunzio ake pano akukhoma yekha zidebe nkumagulitsa, nkumapeza zosowa za tsiku ndi tsiku pa banja lake.

"Nditangophunzira luso langa pansi pa a Kasuto ndinadzimva kuti moyo wanga wasinthiratu. Luso langa linasinthanso ndipo ndinayamba kupanga zinthu zooneka kugulu zomwe zinapagitsanso kuti ndizipeza Ndalama zochulukanso," iye anafotoza.

Panopa James ndi ochilimika ndipo akupeza ndalama zokwanira K20,000 pa sabata zomwe wati zikuthandizira banja lake, komanso akutha kupitiliza kupeza zipangizo zomwe zikupititsa patsogolo bizinesi yake.

James okhoma zidebe

Rabson James wa mmudzi mwa Jekete kwa T/A Mpama, m'boma la Chiradzulu ndi mmodzi mwa achinyamata omwe akupindula ndi maphunziro a luso la zamanja pansi pa SSRLP - Tidzidalire

Iye ndiyekhayo yemwe anasankha ntchito yokhoma zidebe mwa achinyamata 721 oyambilira kuphunzitsidwa mu ndondomekoyi

Pano Rabson waphunzira bwino ntchito yake, anatsegula bizinesi yake, ndipo akumatha kukhoma chidebe mu mphindi makumi atatu zokha.

Pa tsamba ili tiyeni tione tsatanetsatane wa Rabson akukhoma chidebe mu mphindi 30.

Apindula ndi LESP ku Karonga

■ Wolemba Jordan Simeon-Phiri

DZAKA zingapo zapitazo, pakhomo pa mayi Tionge Kayuni a dzaka 27 zakubadwa padachita ubwenzi ndi galu okuda. Mavuto a nkhani-nkhani adayala mphasa kotero kuti chakudya cha magulu asanu ndi limodzi komanso kapezedwe ka ndalama kadali kovuta zedi.

Koma nyengo za Mayi Kayuni omwe amachokera m'mudzi wa Juma Mfumu Yayikulu Kyungu m'boma la Karonga idasintha pamene mchaka cha 2023 adachita mwayi okhala nawo mu gulu la Yorodani la mamembala khumi ndi asanu (15) pansi pa Kalasita ya Diwa ya Mbwezera Chilengedwe.

Malinga ndi mayi Kayuni omwe ali pa banja ndipo ali ndi ana atatu, mu January chaka chatha atagwira ntchito za M'bwezera Chilengedwe iwo adalandira ndalama yokwana K28 800 imene adayigwiritsa ntchito za pakhomo komanso kuwonjezera masheya akugulu.

"Pa mwezi ndinkasonkha ma sheya okwana ndalama yosachepera K55,000 ndipo pofika lero lino ndili ndi masheya okwana ndalama K500,000, ndalama zosonkha ndi cholinga ziri pa K200,000 pamene ndalama yaku gulu imene timakakamiza

Mai Tionge ndi Khasu lomwe anagula kuchokera ku LESP

membala aliyense kusonkha kuli K50,000," iwo adatero.

Mayi Kayuni adapitilira kuyankhula monyadira kuti padakali pano, pakhomo pawo ndipa mwana alirenji chifukwa sasowa kanthu chifukwa cha upangiri wa luso la malimidwe a makono kuti alimi adzilima mbewu za mtundu wa nyemba monga mtedza, soya, nandolo ndi nyemba omwe bungwe la COMSIP lidapereka mu ndondomeko ya LESP.

Iwo adati bungwe la COMSIP lidawawonjezera mpamba wa mbewu kwa membala aliyense wa K110 000 pamene membala aliyense adayikapo K50 000 ngati chikole komanso kulimbikitsa umwini.

Iwo adafotokoza motere: "Ndidatenga ma sheya anga okwana K150 000 kuwonjezera pa ndalama zimene ndidalandira kuchoka ku COMSIP ndipo ndalama yonse tidapititsa kumunda wa mtedza wama ekala awiri".

"Titalima mtedza, tidakolola mathini okwana 200 ndipo tidagulitsa ndalama zokwana 1.8 miliyoni kwacha. Ndalama imeneyi, ngati banja idatithandiza kugula ng'ombe ziwiri zolimira pa mtengo wa K800 000 komanso khasu lake (pulawo) lomwe tidagula pa mtengo wa K190 000.

Mayiwa adatinso ndalama yotsalayo, adawonjezerapo pang'ono nkulipilira fizi ya amuna awo omwe ndi aphunzitsi pa sukulu ya pulayimale ya Juma ndipo padakali pano abweleranso ku sukulu ya Ukachenjede kumene akuwonjezera maphunziro awo.

"Katungwe nkukankhana komanso chonenepetsa nkhumba sichidziwika. Ndi chifukwa chake tikupanga kalikonse kothekera kufuna kutuluka mu umphawi. Motero kuti masomphenya athu ndi oti ngombe ndi pulawozi tidzipangitsa renti nkumasunga ndalamazo kuti tidzawonjezere tikalimanso kuti tigule chigayo chokonola komanso chogaya," iwo adapitirira kufotokoza mwa chimwemwe.

Mmawu ake, mlangizi wa COMSIP wadera la Wililo mdera la Mfumu Kyungu a Annie Mkandawire adayamikira gulu la Yorodani limene mayi Kayuni ali membala wake ponena kuti ndi anthu olimbikira chifukwa adayamba ndi ndalama zawo ndipo COMSIP idangobwera ndi maphunziro komanso chilimbikitso

"Ndalama imeneyi, ngati banja idatithandiza kugula ng'ombe ziwiri zolimira pa mtengo wa K800,000 komanso khasu lake (pulawo) lomwe tidagula pa mtengo wa K190,000." — Mayi Kayuni

ndi ndalama za ndondomeko ya LESP.

Mayi Mkandawire adafotokoza: "Si chinthu chachilendo kuti mayiwa apindula motere mchaka chimodzi chifukwa ndi gulu la khama komanso lolimbikira pogwira ntchito komanso kusonkha ma sheya, kubwereka ndi kubweza ndalama za gulu".

Polankhulapo, wachiwiri kwa mkulu owona za chitukuko cha m'madera ku Khonsolo ya Karonga a Simeon Ndhlovu adati ntchitoyi ikupepuka chifukwa cha mgwirizano umene ulipo pakati pa alangizi a bungwe la COMSIP komanso ofesi yayo amene akugwilira ntchito limodzi yopereka maphunziro komanso upangiri wa bizinesi, ulimi komanso ndondomeko ya banki m'khonde.

"M'boma la Karonga muli mamembala a Mbwezera Chilengedwe okwana 10, 710 amene adagawidwa m'magulu 818.

Bungwe la COMSIP likugwira ntchito yothandiza anthu kutuluka mu umphawi pansi pa project ya SSRLP – Tidzidalire, momwe muli ntchito za mtukula pakhomo ndi m'bwezera chilengedwe.

banja lawo

BWALO LA ALANGIZI

Magulu a Comsip apereka mphatso kwa ophunzira

Wolemba: John Chavula

Ngati njira imodzi yolimbikitsa maphunziro mmadera awo, mamembala a magulu a COMSIP a Uchindami ndi Chisomo mu ward ya Nkhorongo/Lupaso mu mzinda wa Mzuzu apereka mphatso kwa ophunzira 92 apa sukulu ya pulayimale ya Nkhorongo mu mzindawo.

Mamembalawa anatenga ndalama mu thumba la dzidzidzi ndi kugula makope, zolembela komanso mapensulo zomwe apereka kwa atsikana 48 ndi anyamata 44 pa sukuluyo.

Kuphatikiza apo, iwo aperekanso K10,000 kwa ana awiri a ulumali kuti iwathandize pamaphunziro awo.

Olandila mphatsozi omwe ndia sitandade 3 mpaka 8 anasankhidwa ndi aphunzitsi awo potengera ngati ali aulumali, okhonza bwino mkalasi (nambala 1 mpaka 5) ndi opeza movutikila.

Mmodzi mwa alangizi akudera amaguluwa a Zione Kamanga, anati izi zikukwaniritsa ntchito ziwiri mwa ntchito zisanu ndi zitatu zamembala wa COMSIP zomwe ndi kutenga nawo mbali pachitukuko chakudela komanso kupititsa patsogolo maphunziro a ana ndi akulu.

Iwo anatsindika kufunika kolimbikitsa ana pamaphunziro komanso kugwira ntchito zina zopititsa patsogolo chitukuko cha dziko.

Mlangizi wa COMSIP mdera la Nkhorongo/Lupaso Ward a John Chavula komanso m'modzi mwa aphunzitsi pa sukuluyi mayi Lucy Mkandawire anathokoza ma guluwa kamba ka mphatsozi ndipo anapempha magulu ena kuti atengelepo phunziro popeza pa sukuluyi pali ana ochuluka omwe akusowa thandizo.

"Ndikulimbikitsa maguluwa kuti apitilize zabwinozi ndipo kuti ena atengerepo phunziro," anatero mai Mkandawire.

Mmodzi mwa ophunzira omwe alandira mphatsozi, Chanda Jere wa standade 6, anathokoza maguluwa ndipo anati apitiliza kulimbikila maphunziro kuti adzathe kukhala namwino.

Alimbikitsika ndi fetereza wa Mbeya

Wolemba Symon Donsa

Kusintha kwa nyengo komanso kukwera mtengo kwa fetereza msitolo, kwapangitsa kuti alimi ambili adzipeza zokolora zochepa.

A Rose Daniel, omwe ndi membala wa Tidalire COMSIP Cluster mdera la mfumu Kadewere mboma la Chiradzulu, ndimmodzi mwa alimi omwe anakhuzidwa kwambili ndi vuto la kusintha kwa nyengo komanso kukwera mtengo kwa fetereza.

Komabe, nyengo zawo zinasintha ataphunzira kapangidwe ka fetereza wa Mbeya kuchokera ku COMSIP.

Ndi ndalama yokwana K50,000 yomwe anabwereka ku gulu, anakwanitsa kugula zofunika zonse ndikupanga matumba anayi a 50 kilogalamu a fetereza wa mbeya.

"Ndinagwiritsa ntchito phulusa, madeya, fetereza okulitsa wa NPK ndi obereketsa wa Urea kupanga fetereza wa mbeya," anafotokoza mlimi olimbikilayu.

Mai Rose akolora chimanga chochuluka chaka chino.

"Cholinga changa nkuthetsa njala komanso mavuto azachuma pakhomo panga," anatero maiwa.

Iwo ali ndi mwana mmodzi ndipo ndi mmodzi mwa opindula mu ndondomeko ya Mbwezera chilengedwe.

Pano maiwa akwanitsa kusunga ndalama zokwana K62,000 ku masheya.

Apindula ndi Bizinesi yomanga tsitsi

Wolemba: Vincent Mbewe

Mai Agness Nombo a zaka 39, akhala akupindula mu ndondomeko ya Mtukula Pakhomo kuchokera mchaka cha 2018.

Mai Nombo omwe amakhala m'mudzi mwa Mfumu Chambwe m'boma la Kasungu, anapanga chisankho cholowa m'gulu la COMSIP atangoyamba kulandira Mtukula Pakhomo.

Iwo analowa mgulu la COMSIP la Kachenga ndipo analandira maphunziro a kusintha kaganizidwe kuchokera ku bungwe la COMSIP zomwe zinawathandizira kusintha kachitidwe kazinthu pakhomo pawo, komanso kuyamba kupindula ndi luso lawo lomanga tsitsi.

M'chaka cha 2022, mai Nombo analandira K300,000 kuchokera ku Bungwe la COMSIP, mundondomeko yothandiza mabanja osaukitsitsa kuyamba moyo odzidalira pa chuma ndipo anagwiritsa ntchito ndalamayi kugulira zipangizo zamu saluni mwawo monga, chowongolera tsitsi (straightener), choumitsira tsitsi (blower), mafuta ndi makhwala a tsitsi komaso meshi.

Iwo anakhazikitsa bizinezi yawo pa msika wa Kadifula mbomalo, ndipo patsiku amatha kupanga ndalama yokwana K20,000 zikayenda bwino, koma pena zikavuta amaweruka ndi ndalama yosachepera K4000.

Kuchokera mu phindu lomwe amapeza mu bizinesi yi, mai Nombo tsopano agula chipangizo chowumitsira tsitsi chachikulu (Dryer) pa mtengo wa K250,000.

Iwo akwanitsanso kulipilira sukulu mwana wawo wamkazi yemwe walemba mayeso a Form 4 chaka chino.

Mai Nombo tsopano akufuna asunge ndalama zochuluka kuti amange nyumba yamakono komanso adzakwanitse kulipilira mwana wawoyu maphunziro a sukulu yaukachenjede (university).

Kudula msinga zaumphawi kupyolera m'magulu ochulukitsa ndalama

■ Wolemba: Clement Ziba

Kwa bambo Alick Nyirenda a m'mudzi wa Kapiyila mdela la mfumu Mwirang'ombe mboma la Karonga, ulimi komanso magulu osunga ndikuchulukitsa ndalama zabweretsa kusintha kwakukulu pa moyo wawo.

Iwo akupeza ndalama zambili mu ulimi ndipo akwanitsa kumanga nyumba yabwino chifukwa chosunga ndikubwereka ndalama zochitila ma bizinesi ku maguluwa.

"Chaka chatha ndinakolora chimanga kudzadza ngolo zisanu, matumba 20 a mtedza komanso 8 a mpunga, limodzi kulemera ma kilogalamu 90. Kanali koyamba kukwaniritsa izi mmoyo mwanga," anatero a Nyirenda.

Iwo amanyadira gulu lawo losunga ndikuchulukitsa ndalama la Tisinthike COMSIP komanso amapindula nawo mu ndondomeko ya Mtukulapakhomo, ndipo anapanga maphunziro omwe anathandiza kusintha maganizidwe awo komanso kutsata njira zamakono za ulimi.

"Project yi isanabwere, pakhomo panga pamakhalira njala, koma pano ndili ndi chimanga chokwanila komanso ziweto monga mbuzi. Tsopano ndikufuna kugula matumba okwanila a cement kuti ndimalizitse nyumba yanga," iwo anatero.

A Webster Msowoya nawo akusimba lokomba kamba ka magulu a COMSIP. A Msowoya omwe ndi mmodzi opindula mu ndondomeko ya Mtukulapakhomo, analowa gulu losunga ndikuchulukitsa ndalama la Chazovu ndipo pano ndi mpala matabwa.

"Sindinkadziwa kuti ndingamapeze ndalama zochuluka kupyolera mu bizinesiyi. Ndinabwereka ndalama ku gulu ndikugula zipangizo komanso matabwa ndikuyamba bizinesiyi. Panopa ndine mpalamatabwa otchuka mdela lino," anafotokoza a Msowoya.

Apindula ndi ndondomeko yopatsirana mbuzi

■ Wolemba Andsen Kapaya

Gulu losunga ndikuchulukitsa ndalama la Talandila COMSIP mdera la mfumu yaikulu Mwansambo mboma la Nkhotakota lagula mbuzi zomwe mamembala akupatsilana pofuna kukweza chuma chawo.

Mu May mchaka cha 2023, mamembala a gululo anagwirizana kuti aliyense apereke K5,000 ndipo anapeza K125,000 yomwe anakwanitsa kugula mbuzi seveni.

"Pakanali pano, membala aliyense wa gulu la Talandila COMSIP ali ndi mbuzi, moti ena ali ndi zitatuzitatu zitaswana, ndipo akusimba lokoma," anatero a Masito Phiri mlangizi wa kumudzi wa gululo.

Iwo anati nthawi yomwe anayamba kugula mbuzizi amagula zomwe zinali ndi bele, kotero nchifukwa chake sizinachedwe kuti mamembala onse akwanile kulandila mbuzi.

Gululo lomwe linayamba pa 27 December mchaka cha 2022, lili ndi mamembala 20 omwe ndi amayi 15 ndi abambo asanu ndipo ndi opindula mu Mbwezera chilengedwe.

Akusimba lokoma ndi bizinesi ya bekale

■ By Paul Mtenje

A Enita Mwale a mdela la mfumu yaikulu Msakambewa mboma la Dowa ndi onyadira kukhala mwini bekale yomwe ikudyetsa anthu onse mdela lawo.

Izi zatheka kamba kokhala membala wa gulu losunga ndikuchulukitsa ndalama la Tikondane COMSIP lomwe analowa mwezi wa May, mchaka cha 2021.

Iwo adachita maphunziro a kaganizidwe kosinthika (mindset change) komanso maphunziro aza chuma, buku lolembamo zochitika pa businesi, kayendetsedwe ka businesi, chikhalidwe komanso kusamala za chilengedwe mwa zina.

Iwo anaphunziranso mmene angachitire buzinesi ya bekale.

"Nditamaliza maphunzirowa omwe linakonza bungwe la COMSIP, ndinabwereka ndalama ku gulu ndikumanga ma uvuni obekela komanso kugula zipangizo zoyambila bizinesiyi," iwo anafotokoza.

Zikati zayenda bwino tsiku limenelo, iwo amapeza ndalama zokwana K46,380 kuphatikizapo phindu lapadela la K14,380.

Agonjetsa umphawi potsatira mfundo za COMSIP

■ Wolemba: Sphiwe Rappi

A Henderson Mbedza, omwe ndi azaka pafupifupi 40 ndipo amachokera mdera la mfumu Kapeni mboma la Blantyre, analowa mgulu la COMSIP la Mbawe mchaka cha 2021 ndicholinga chofuna kuthetsa umphawi pakhomo pawo.

Chifukwa cha kulimbikila kwawo pa ntchito za gululi, iwo ndi m'modzi mwa anthu omwe anapindula nawo polandila ndalama yoonjezera mpamba wa bizinesi.

Atalandira gawo loyamba la thandizo, lomwe linali ndalama zokwana K200,000 mwezi wa July chaka chatha, a Henderson anayamba ulimi wa nthilira ndipo analima tomato.

Atakolola tomatoyo anakwanitsa kugula ng'ombe imodzi pa mtengo wa K250,000, kubwezeretsa mu ulimi wawo wa tomato K100 000 ndi kusungitsa ku gulu lawo la COMSIP ndalama yokwana K50,000.

Kenako a Henderson anabwereka K100,000 kugulu lawo la COMSIP ndikuonjezera mpamba wa ulimi wawo wa tomato, ndipo atakolola anakwanitsa kubweza ngongoleyi komanso kugula ng'ombe yachiwiri pa mtengo wa K350,000.

Mmwezi wa June, 2024, iwo analandira gawo lomaliza la thandizoli lokwana K190,000, ndipo agwiritsanso ntchito ndalamayi pochita ulimi wa nthilira wa tomato.

Khumbo lawo ndilofuna kugula ng'ombe yamkaka kuti izidzawapezetsa ndalama yogwilitsa ntchito tsiku ndi tsiku akagulitsa mkaka wo ndipo akuti ndi bizinesi yawo ya tomatoyi, akwanilitsa masomphenyawa.

Asintha moyo wawo kudzera mu ziweto ku Chigodi

Wolemba: Vincent Khonje

A Watson ndi mbuzi zawo

PACHIYAMBI anayamba ngati anthu omwe anali ndi chidwi chosamala chilengedwe kudera kwawo pansi pa ndondomeko ya M'bwezera Chilengedwe, koma lero anthuwa apindula kamba ka ziweto makamaka mbuzi ndi nkhumba.

Uku ndi kudera la mfumu yaikulu Kuntaja mu boma la Blantyre komwe ma membala a Klasita ya Chigodi apita patsogolo kamba kakulimbikira kwawo.

A Metina Watson a zaka 59, omwe amachokera mmudzi wa Makanani m'derali adati kukhala m'modzi opindula mu ndondomeko ya M'bwezera Chilengedwe kudawatsegulira njira yoti achite bwino mu moyo wawo.

A Watson anati atagwira nawo ntchito za M'bwezera Chilengedwe komwe amalandira ndalama akagwira ntchito, adaganiza zolowa gulu losunga ndi kuchulukitsa ndalama la Chigodi COMSIP zomwe zidawapatsa luntha lochulukuitsa Ndalamazo kudzera mu ma bizinesi ang'onoang'ono.

Iwo anayamba ndi bizinesi yogulitsa nyemba ndi mawere.

Kudzera mu ndondomeko yomwe COMSIP imapereka ndalama zoyambira bizinesi kwa ma membala ake, a Watson adapatsidwa ndalama zokwana K300,000.

Pokhala ndi chikhumbokhumbo chofuna kuphunzitsa mdzukulu wawo komanso kudzitukula pakhomo pawo, a Watson adaganiza zopanga ulimi wa ziweto ndipo anayamba ndi nkhumba ziwiri komanso mbuzi ziwiri.

"Ndalama zomwe tidapatsidwa zidasintha moyo wanga kwambiri, chifukwa kwa nthawi yayitali ndakhala ndikufuna kukhala ndi ziweto pakhomo panga," anatero a Watson.

Nkhumba ziwiri zomwe anagula zinaswana ndipo adapezeka kuti ali ndi nkhumba zoonjezera zisanu ndi zinayi zomwe anagulitsa zonse. Ndalama zawo anathandizira maphunziro a mdzukulu wawo ndipo zotsala anaganiza zogula mbuzi zina.

Lero, ali ndi mbuzi zambiri pakhomo pawo zomwe zikuwathandiza pa zokhumba zawo za tsiku ndi tsiku kuphatikizapo maphunziro azidzukulu zawo.

Nawo a Madalisto Mercy Kamoto a zaka 38 ochokera m'mudzi wa Salimu ndi mmodzi wa ma membala a kalasita ya COMSIP ya Chigodi.

Pamodzi ndi amuna awo, banja lawo linali ndi masomphenya ofuna kuchoka mu umphawi wa dzaoneni omwe unali pakhomo pawo.

Anayamba ndi kulandira ndalama atagwira ntchito za M'bwezera Chilengedwe, kenako analowa gulu la COMSIP zomwe zinawoneka kuti zili ndi phindu pa banja lawo.

Ku COMSIP, nawonso adalandira mpamba wa bizinesi zomwe adagulira nkhumba zomwe chinali chiyambi cha moyo wina watsopano.

Pakhomo pawo tsopano pali mbuzi, nkhumba yomwe ili ndi ana asanu ndi anayi kuphatikizapo dimba la tomato yemwe anagulitsa ndalama zokwana K500,000.

Golosale yomwe a Kamoto akupanga pakhomo pawo ikuthandiziranso kupeza zosowa zina pa moyo pawo.

Wapampando wa kalasita ya Chigodi COMSIP a Raphael Master, 55, ndi chitsanzo chabwino cha mtsogoleri kamba koti nawo adatolera mbuzi zokwana khumi ndi zitatu pakhomo pawo.

A Master anayamba ndi kugulitsa mawere atapeza ndalama ku ntchito ya M'bwezera Chilengedwe ndipo phindu lake ndi lomwe anagula mbuzi zomwe pano zaswana kwambiri.

Mlangizi wa COMSIP ku dera la mfumu yaikulu Kuntaja, Beyard Chiotha, anati ndi okondwa ndi zomwe zinachitika kwa ma membala a kalasita ya Chigodi omwe ambiri ali ndi ziweto mmakomo mwawo.

"Kuchoka kokhala munthu wa manja lende kufika pokhala ndi ziweto ndi chitsimikizo chakuti anthu miyoyo yawo yatukuka," anatero a Chiotha.

Ambiri mwa ma membala a kalasita yi alinso ndi ma bizinesi omwe akupanga monga madimba ndi ma okala, zomwe zikuwathandizira kutukuka pa chuma.

Utelala utukula moyo wa Martha

Wolemba: Temwa Mhone

POFIKA pa msika wa Misuku m'boma la Kasungu, tidapeza Martha Chimkango akuika ulusi pa singano wa matchini.

Iye adali akufuna kuyamba kusoka diresi ya m'modzi mwa makasitomala ake m'mudzi mwa Chikhwakhwa kwa mfumu Chilowamatambe pomwe timayamba kucheza naye.

Monyadira ntchito yake, Chimkango adati amakhala wotanganidwa tsiku ndi tsiku kuwonetsetsa kuti makasitomala akusokeredwa zovala zokongola.

Iye anati chidwi chake chakuza makasitomala ake zomwe zapititsa patsogolo moyo wake popeza ndalama zambiri.

Martha pa ntchito yake

"Makasitomala amabwera kuchokera m'midzi ina. Ndikusokera makwaya. Mwachitsanzo, ndidasoka madiresi 16 akwaya ya amayi mu mpingo wa Abraham. Ndidalipiridwa K32, 000. Ndidasokanso mikanjo 8 ya ufumu wa Kesiya ndipo ndidalipiridwa K16, 000 ndipo ndidasoka kalala ya ufumu wa a Kaning'a ndi a Njalulira omwe umachitika kuno kwathu ndipo ndinasoka zovala zokwana 96 ndikupeza ndalama zokwana K296,000," adatero Chimkango.

Mayi wa zaka 32 zakubadwayu adati utelala wamupanga kukhala wodzidalira pa chuma.

Martha pa tsiku lomwe analandila makina ake kuchokera kwa nduna ya zachinyamata

"Kusiyana ndi kale, sindikugwiranso ganyu ya kalavula gaga m'minda mwa anthu chifukwa ndikupanga ndalama posoka zovala," iye adatero.

Kupatula kupereka zofunika ku banja lake la anthu anayi, iye adati wagulanso mbewu ndi feteleza, komanso akuchita bizinesi ya mtedza ndi chimanga.

Kutukuka kwa moyo wa mayi wa ana awiriyu adati ndi pologalamu yopatsa achinyamata luso lopezera ndalama n'kuthetsa umphawi yomwe idamuphunzitsa kusoka ndi kumpatsa zipangizo.

Pologalamuyi, yomwe ikulimbikitsa achinyamata kuthetsa umphawi m'makomo awo, ikuchitika ndi bungwe la COMSIP mu ndondomeko yodzidalira pa chuma m'pologalamu ya SSRLP-Tidzidalire.

Chimkango adati umoyo wake udasintha kuchoka pa 4 December m'chaka cha 2023 pomwe adalandira makina osokera.

Iye adati pakali pano, anasinthako mitengo chifukwa cha kukwera kwa zinthu ndipo akupanga K23,000 patsiku.

Kupita chitsogolo, Chimkango akulingalira zoonjezera njira zina zopezera ndalama pomagulitsa nyama ya mbuzi, mwa zina.

Momwe miyoyo ya Jasationo

Wolemba: Kondwani Magombo

Kuchoka mu Umphawi Kupita mu Chitukuko: Mmene Joyce Jasatino ndi Gerald Mwale Adasinthira Miyoyo Yawo Kudzera M'magulu a COMSIP

Mai Jasitino kufotokoza zambiri za Bizinesi yawo

MAI Joyce Jasatino, ndi Bambo Gerald Mwale, amachokera mmidzi yosiyana yozungulira pa mphambano yopita ku Dowa ku boma, mdera la mfumu yaikulu Nkukula, m'bali mwa nseu waukulu wa M1, opita ku Kasungu.

Palibe ubale ulionse pakati pa awiriwa koma onse ali ndi nkhani zofanana za chipambano chawo kudzera mmagulu osunga ndi kuchulukitsa ndalama a COMSIP.

Iwo adalandira mbewu za gulu la nyemba kuchokera ku bungwe la COMSIP kuti alime ndikudzichulukitsa ngati njira imodzi yothandizira kutukula miyoyo yawo.

Jasatino amakhala ndi ana ake atatu ndipo Maiyu anaikidwa pa mndandanda olandira Mtukula pakhomo mchaka cha 2020 chifukwa cha umphawi umene udakuta khomo lake.

"Ndisadayambe kulandira ndalama za Mtulula pakhomo, umoyo wa pa banja langa udali ovutika kwambiri ndipo sindinkakwanitsa kupereka chisamaliro chokwanira kwa ana anga, ngakhalenso ine mwini: kupeza ndalama zolipilira maphunziro a ana anga, makope ndi zina chidali chinthu chovuta kwambiri," adafotokoza motero Jasatino pocheza naye.

Poyamba, Maiyu ankalandira ndalama ya Mtukula pakhomo yokwana K16,000 ndipo kenako adayamba kulandira K18,000, ndipo tsopano akulandira K36,000 pa miyezi iwiri iliyonse.

Mchaka cha 2021, bungwe la COMSIP lidabwera ndikuphunzitsa Jasatino, pamodzi ndi anthu ena mderalo omwe amalandira Mtukula pakhomo, momwe angasamalire ndalama za Mtukula pakhomo kudzera mmagulu osungitsa ndi kuchulukitsa ndalama.

Maguluwa adayambika ndipo ichi chidali chiyambi cha kusintha kwa moyo wa Jasatino kudzera mu bizinezi yomwe iye adayamba pogwiritsa ntchito ndalama za ku gulu kwao.

Mmwezi wa Sepitembala mchaka cha 2023, Jasatino adalandira ndalama yokwana K200,000 kuchokera ku COMSIP ngati theka la mpamba wa bizinezi pansi pa ndondomeko yothetsa umphawi.

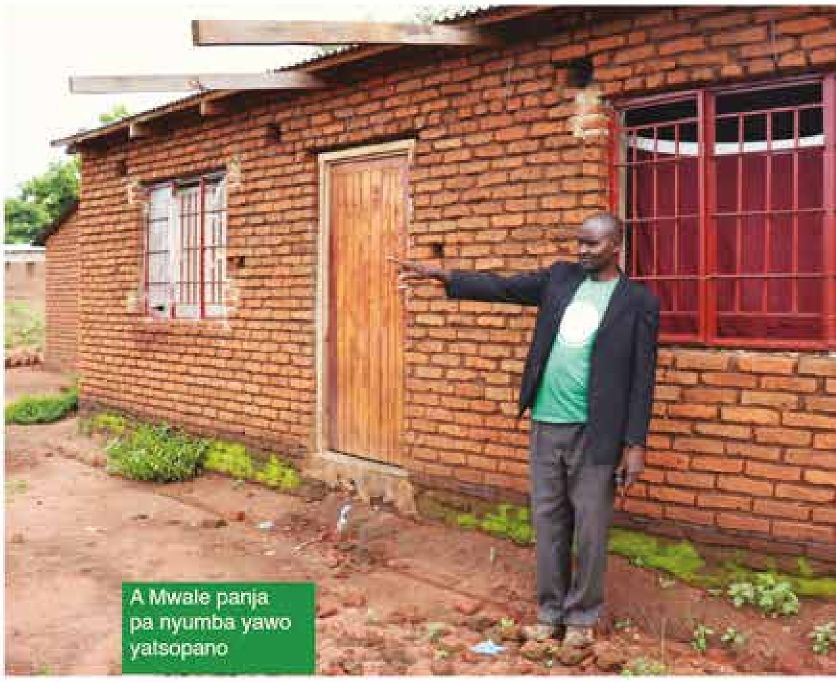
Maiyu adagwiritsa ntchito mpambawu mu bizinezi yake yogulitsa ufa wa chimanga, komanso ndalama ina adagulira nkhumba zomwe akuweta.

"Ndakwanitsa kumanga nyumba yamakono yokhala ndi zipinda ziwiri, chipinda chophikirako, komanso china chosungurako katundu; kuphatikizapo chipinda cha padera momwe ndimapangira malonda angawa," adatero Jasatino.

Maiyu amagulitsa ufa ku nyumba zodyerako chakudya zopezeka pa mphambano ya Dowa ndipo pokhala kuti adayandikira malo amalondawa, Jasitino zimamuyendera ngakhale pa masiku omwe si a msika pa malopa.

ndi Mwale yasinthikira

Apa ali panja pa nyumba yawo



A Mwale panja pa nyumba yawo yatsopano

Malingana ndi kufotokoza kwake, Maiyu nthawi zina amaitanidwa kukagulitsa ufa ku zochitika zosiyanasiyana kapena ku maphwando mmadera ozungulira monga Mponela, Chimwaza, komanso Dzaleka.

"Malonda anga tsopano akhazikika: nthawi zina ndimangokhala pakhomo pompano ndipo katundu wanga amathera pompano," adabwekera motero Jasatino. "Malonda akayenda bwino ndimatulutsa ndalama yosachepera MK75,000 ndipo malonda akavutitsitsa ndimatulutsa K25,000."

Nawo Bambo Mwale adutsa mu chipambano ngati cha Jasatino kuyambira pomwe adalowa nawo mu Mtukula pakhomo mchaka cha 2018.

Kudzera mu ndalama zomwe amasungitsa ndikubwereka ku gulu, bamboyu adatsekula wokala, adagulanso njinga za moto za kabaza zomwe adalemba anthu kuti aziyendetsa, komanso adayamba ulimi wa nkhumba.

Mwale ndi mmodzinso mwa maanja omwe tsopano ali pa ndondomeko yothetsa umphawi ngati Jasatino ndipo adalandiranso mpamba wa bizinezi okwana K390,000 kuchokera ku COMSIP.

> **"Banja langa lidali limodzi mwa ma banja omvetsa chisoni mdera lathu koma tsopano ndi limodzi mwa ma banja olozeka, potengera ndi momwe timakhalira kumudzi kuno."**
>
> **— Gerald Mwale**

Ndalamayi Mwale adailowetsa ku ulimi wa chimanga komanso ina inalowa ku bizinezi ya kabaza.

"Tikunena pano ndili ndi njinga khumi (10) za kabaza ndipo tsiku lililonse ndimalandira ndalama yokwana K4,000; ndiye kuti pa tsiku imakwana K40,000," adatero Mwale naye, pobwekera phindu lomwe wapeza.

Tikapanga masamu, zikuoneka kuti Mwale amapeza K1 miliyoni pa mwezi kuchokera ku kabaza kokha, zomwe nzosadabwitsa popeza bamboyu adamanga nyumba yamakono yomwe mwalowa kale anthu, kwinaku akuimalizitsa.

"Banja langa lidali limodzi mwa ma banja omvetsa chisoni mdera lathu koma tsopano ndi limodzi mwa ma banja olozeka, potengera ndi momwe timakhalira kumudzi kuno," adatsiriza motero Mwale.

Magombo, owotchelera wachinyamata

Wolemba: Vincent Khonje

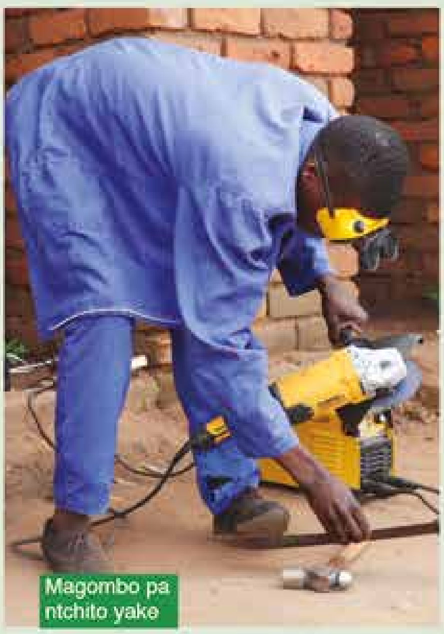
ROSICKY Magombo ndi wachinyamata wa zaka zakubadwa 28 wa m'mudzi mwa Jekete kwa mfumu Mpama m'boma la Chiradzulu, ndipo mayi ake ndi wopindula m'pologalamu ya Mtukula Pakhomo pansi pa SSRLP—Tidzidalire ndipo ndi membala wa gulu la Mombezi COMSIP lokhazikitsidwa mudongosolo lodzidalira pachuma.

Kudzera mu thandizo la pologalamuyi, iye adaphunzitsidwa luso lowotchelera ndipo ndi

m'modzi mwa achinyamata 721 m'magulu a COMSIP omwe ndi mamembala, ana kapena achibale a mamembela amaguluwa omwe adapatsidwa ukadaulo wa ntchito zamanja zosiyanasiyana mu pologalamu yopatsa achinyamata luso lopezera ndalama ndikuthetsa umphawi.

Mnyamatayu adalandira zipangizo pa 7 January mchaka cha 2024 ndipo adatsegula malo owotchelera m'mudzimo.

Iye akugwiritsa ntchito phindu lomwe akulipeza powotchelera kuthandiza banja lake la anthu 5 kupeza zofunika pa moyo ndipo anthu m'deralo akuotcheleretsa zinthu zawo pafupi.



Magombo pa ntchito yake

Eunice pamalo ake a Malonda ndi zinthu zomwe amapanga nthawi imeneyo

Eunice: Mtsikana ootchelera ku Lunzu

Wolemba: Doreen Sonani

EUNICE Katunga yemwe kwao ndi ku Lunzu m'dera la a Gulupu Kumponda mfumu yaikulu Kapeni adasankha kuphunzira ntchito yootchelera zitsulo 'Welding' pachingerezi ndi thandizo lochokera ku bungwe la COMSIP pansi pa ntchito yothandiza achinyamata kukhala odzidalira ya Youth Skills Challenge Support Program.

Eunice ndi mmodzi mwa achinyamata okwana 721 ochokera mmaanja omwe amalandila mtukula pakhomo komanso mthandizi wa m'bwezera chilengedwe ndipo ali mmagulu osunga ndi kuchulukitsa ndalama a COMSIP omwe adaphunzitsidwa ntchito za manja zosiyanasiyana mu gawo loyamba la ntchitoyi ndipo adapatsidwa zipangizo zogwilira ntchito yawo.

Eunice adatenganso ngongole ya ndalama zokwana K500,000 kuchokera ku COMSIV yomwe ndi nthambi yoona za chuma ku bungwe la COMSIP zomwe anagulira zipangizo zogwilira ntchito yake.

"Chiyambireni kupanga bizinesi yanga mokhazikika mwezi wa April, ndikumakwanitsa kupeza ndalama tsiku ndi tsiku chifukwa anthu amabwera kudzafuna kuotcheleletsa njinga, kupangitsa makasu, nkhwangwa, komanso mafelemu a zitseko ndi mawindo, kunoletsa mipeni ndi zina. Chakudya ndi zofunika zina pakhomo panga sizikusowa ndipo ndikutha kusamalira ana anga anayi ndi amuna anga komanso makolo anga mosavuta", watero Eunice.

Eunice wakwanitsa kutsekula malo ogwilira ntchitoyi ndipo wapezetsa mwayi wa ntchito wachinyamata nzake yemwe akuthandizana naye kuotchelera zinthu zosiyanasiyana.

Malinga ndi a Judith Msusa mkulu woyang'anira achinyamata mu unduna wa za achinyamata ndi masewero, boma ndi lokondwa kuti bungwe la COMSIP lapereka luso komanso mpamba kwa achinyamata omwe adali ovutikitsitsa omwe amadalira ntchito za mthandizi pa umoyo wao ndipo pakadali pano apeza ntchito zodalirika.

"Dongosolo lophunzitsa achinyamatali likugwirizana ndi ndondomeko ya boma ya National Youth Service yomwe ikupereka mwayi kwa achinyamata wophunzira ntchito za manja kuti akhale odzidalira. Izi zithandiza kuchepetsa vuto la kusowa kwa ntchito komanso umphawi mmaanja mwawo," atero a Msusa.

Ndipo mkulu woyendetsa ntchito za bungwe la COMSIP a Susan Kondowe wati achinyamata omwe anaphunzira ntchito za manjawa akhazikitsa magulu – ma cooperative okwana 32 omwe adzipanga zinthu za luso zogwirizana ndi zomwe akufuna.

"Pakadali pano ma cooperative 19 mwa 32 wa, ayamba kale kugwira ntchito ngati macooperative ndipo adapempha thandizo la ndalama zokwana K30.5 million zomwe adalandira m'mwezi wa April chaka chino," watero Kondowe.

Pakali pano, achinyamata okwana 1,004 ali mkati mwa maphunziro onga awa mu gawo lachiwiri la ntchitoyi mmaboma 14 komwe ntchitoyi yafikira ndipo COMSIP ikuyembekezera kuphunzitsa achinyamata 4,300 mu ntchitozi pofika chaka cha 2027.

Wolemba: Kingsley Jassi

Atukuka ataphunzira luso la zokhoma khoma

MUDZI mwa Chimuna m'boma la Lilongwe mbali ya ku msika wa Kalonga tikadutsa ku Nsalu uko, kuli malo ena a zokhoma khoma za matabwa.

Mwini wa malowa ndi mnyamata wina wowoneka wa nsangala ndithu ngakhale utampeza ali wotanganidwa kugwira ntchito yake yopanga katundu kuchokera ku matabwa.

Exton Chimbalu'yu ndi yemwe akuyendetsa malowa.

Exton adali mmodzi mwa wophunzira ntchito mu program yophunzitsa achinyamata luso lamanja ya COMSIP yomwe ili pansi pa ntchito ya SSRLP Tidzidalire.

Loto la Exton lidapherezera pomwe adasankhidwa ndi bungwe la Comsip mogwirizana ndi bungwe lowona za maphunziro a za manja la TEVETA kuti achite nawo maphunziro a u kalipentala.

"Agogo anga amalandira mtukula pakhomo komanso ali mu gulu la banki mkhonde lomwe lidakhazikitsidwa mothandizidwa ndi bungwe la COMSIP. Ndidasankhidwa pamodzi ndi anzanga ena kuchokera ku dela la kwathu, maka anthu omwe amachokera ku maanja a magulu a COMSIP," akufotokoza Exton.

Mmbuyomu, Exton adayesapo kuchita maphunziro aukalipentala, koma zidakanikira panjira pomwe adalephera kukwaniritsa kulipira K150 000 yomwe adayenera kupereka.

"Ndidangolipirako K20 000 kenako zidandivuta ndipo sindidapitirize," akutero Exton.

Kulephera kukwaniritsa loto sichidali chachilendo poti sukulu nayo idamuvuta m'nyamatayu pomwe adasiyira mchaka chachitatu ku sekondale malume ake omwe ankamuthandiza ku mbali ya malipiro a sukulu atamwalira.

Iye ankangoti adzafera mu umphawi poti chili chonse chofuna kumusuntha m'moyo chimafera m'mazira.

Koma atatengedwa ndi bungwe la COMSIP kukachita maphunziro a u kalipentala adangoti laponda la mphawi.

"Ndidali wosangalala pomwe ndidasankhidwa kuti ndichite nawo maphunziro a luso la ukalipentala, chokondweretsa kwambiri nchoti ndidapezanso malo ochitira maphunzirowa pamalo pomwepo pomwe ndidalephera kupitiriza ulendo woyamba," iye akutero.

Atamaliza maphunzirowa kwa miyezi inayi, iye adalandira zipangizo zoyambira ntchito ya lusoyi payekha komabe iye adamvana ndi mwini malowa kuti atha kumagwirabe ntchito yake pa malo omwewa mwa mgwirizano, pofuna kukweza kwambiri luso lake.

"Pano zinthu zinasintha pa umoyo wanga tsopano kusiyana ndi kale pomwe kupeza zofunikira pa moyo wa tsiku ndi tsiku kumavuta," iye akunyadira motero.

Mkufotokoza kwake, Exton amatha kupanga ndalama zokwana K400 000 pa mwezi akapanga ndi kugulitsa katundu ndipo izi zathandizira kuti akhale ndi ziweto, komanso ana ake amapita ku sukulu atavala bwino komanso atadya mokwanira.

Kupatula apo iye amathandizanso achibale osiyanasiyana kuphatikizapo agogo ake, omwe anamupezetsa mwai wa lusowu pokhala mmagulu a COMSIP, komanso akulipilira maphunziro a ku sekondale a mng'ono wake.

Exton tsopano ndi kalipentala odalilika mbali ya kwao

Zopanga za Exton furniture ku Youth Policy launch

Atangwanika ndima bizinesi ku Mzuzu

Wolemba: John Chavula

KU Nkhorongo/Lupaso ward mu mzinda wa Mzuzu, amayi omwe ndima membala amagulu osunga ndikuchulukitsa ndalama a COMSIP akuchita zazikulu makamaka kupyolera m'ma bizinesi awo.

Kudzera mu ndalama zomwe analandila ku mtukula pakhomo wa mmizinda yomwe inali K150,000 komanso ndalama zomwe amabwerekana, amayiwa akuchita bizinesi zosiyanasiyana ndipo akutukula maanja awo.

Mmodzi mwa mamembala a gulu la Chisomo, Mai Veronica Gondwe, omwe amapindula mu ndondomeko yothandiza kukweza miyoyo ya anthu ovutikitsitsa m'mizinda ya Livelihood Restoration for Urban Poor (LIRUP) tsopano akuchita ulimi wa nkhuku ndi nkhumba.

Atasungitsa ndalama kwakanthawi, mai Gondwe anatenga ngongole ya K100,000 ndipo anagula Nkhumba pa mtengo wa K50 000 komanso nkhuku zoyera zachizungu pa mtengonso wa K50 000.

Mai Gondwe akupindula kwambili ndi bizinesiyi moti pano akutha kugula zofunika pakhomo pawo komanso kulipilira sukulu mwana wawo. Iwo akuti zonsezi zikutheka kamba ka upangili omwe anaphunzira ku gulu lawo la COMSIP.

"Ine ndikuyamika a Comsip chifukwa chondikhulupilira ndikundipatsa upangili oti ndizitukule ndekha. Anatiphunzitsa kachitidwe ka business komanso kasamalidwe ka ndalama," anatero mai Gondwe.

Nawo mai Faith Mwenefumbo, ochokera gulu lomweli anabwereka K200,000 ndipo akupanga bizinesi yogulitsa chimanga.

Iwo anayamba ndizitini 18 zachimanga chomwe anagula pamtengo wa 10,000 tini iliyonse ndipo amagulitsa pa mtengo wa K12,000 pa tini iliyonse ndikupeza phindu lokwana K36, 000.

Atabwenza ngongoleyo, mai Mwenefumbo anabwerekanso K100,000 ndipo anaonjezera ndalama zomwe anali nazo ndi kugula mtedza.

"Ndinapanga phindu lokwana K150,000 ndipo ndayambanso kuweta nkhuku. Pano ndikufuna kukuza bizinesi yanga komanso kulima chimanga chambili," iwo anafotokoza.

Mai Patricia Soko, membala wa gulu la Umoza mumzinda omwewu wa Mzuzu, analandira thandizo landalama zokwana K150,000 ndipo anatsegula golosale.

Iwo akuyamika Comsip kamba kowapatsa masomphenya othana ndi umphawi pakhomo pawo ndipo ati apitiliza kulimbikila mpaka adzamange gulosale yaikulu ndikumapeza chuma chokwanira kuti pakhomo pawo pakhale mwana alirenji.

Nawo azibambo akupindula nawo mu ntchitoyi ngati a Petros Longwe omwe anayambilanso bizinesi yawo yosoka nsapato atalandila ndalama za Mtukula pakhomo wa mmizinda komanso anatenga ngongole ya K50,000 ku gulu yomwe ati yathandiza kupititsa patsogolo bizinesi yawo yokonza nsapato momwe tsopano akumatha kugula zipangizo zofunika mosavuta.

"Ndimathokoza COMSIP potipatsa maphunziro choyamba chifukwa amenewa ndi amene atilimbikitsa mu bizinesi zathu, komanso posipatsa mwai oti tingamabwerekane ndalama zochitila ma bizinesi pogwiritsa ntchito ndondomeko zabwino," anatero a Longwe.

Nawo magulu sakutsalira mu ma bizinesi a gulu, pamene a Umoza cluster akupeza phindu mu bizinesi ya zitenje. Gululi linaika pamodzi ndalama zokwana K100,000 mu bizinesi ya nsalu yomwe inatulutsa phindu la K60,000.

Kutsatila izi, pano gululi laodanso nsalu zina ndipo pakanali pano, likufuna kutsegula malo ogulitsilako zitenje komwenso adzigwilirako ntchito za utelala.

Mai Faith Mwenefumbo ati bizinesi yawo ya mbwu ikukula

A Petros Longwe ndi ma Membala a Umoza cluster kunyadila bizinesi yawo ya zitenje

DZIWANI ZA COMSIP

Bungwe la COMSIP linakhazikitsidwa motsatila malamulo a dziko lino ndi cholinga chothandiza anthu omwe amakhala mmagulu osunga ndi kuchulukitsa ndalama kuchokera mma project kapena mwa kufuna kwawo kuti atuluke mu umphawi pokhala mma kopaletivi odalilika.

CHOLINGA

Cholinga cha bungwe la COMSIP ndi kukweza magulu komanso makopaletivi ake kudzera mu ntchito zosiyanasiyana zowathandiza kukhala odzidalira

MASOMPHENYA

Kukhala bungwe lotsogola pogwira ntchito zotukula miyoyo ya anthu kudzera mma kopaletivi ake mdziko muno

NTCHITO ZOMWE BUNGWE LA COMSIP LIMAGWIRA:

- **Maphunziro** – Kuphunzitsa magulu ake maphunziro osiyanasiana kuti atuluke mu umphawi
- **Misika** – Kupezera magulu ake omwe amalima mbeu/kupanga zinthu zosiyanasiyana misika, komanso kuwagula wina mwa katundu wawo
- **Ngongole** – Kuthandiza magulu kupeza ngongole ya Bizinesi ku COMSIV Microfinance Limited imene ili nthambi ya COMSIP yopeleka ngongole
- **Kulondoloza zachuma** - kuchita kauniuni mmene chuma chikuyendera mmakopaletivi kuti adziyenda bwino
- **Kusunga katundu** – Kulimbikitsa magulu kuti adzikhala ndi malo osungila mbeu zawo akakolola ndi cholinga choti azizigulitsa mitengo ikakwelerako
- **Za inshulansi** – Kulimbikitsa ma membala ake kuti adzikhala pa inshulansi yomwe amapeza kudzera ku COMSIV Limited, zomwe zimathandiza membala akatisiya

NTCHITO 8 ZA MEMBALA WA COMSIP

COMSIP imaphunzitsa ma membala ake kuti adzitsatila njira zili mmusimu zomwe zingawasonyeze kuti iwowo akuthetsa umphawi, zomwe zimadziwika kuti ntchito 8 za membala wa COMSIP:

1. Kutukula chuma m'banja
2. Kukweza chuma ndi ziwiya m'banja
3. Kukhala ndi chakudya chokwanira komanso a thanzi
4. Kutukula umoyo ndi kukwanitsa ukhondo wa pathupi ndi wa pakhomo
5. Kupititsa patsogolo maphunziro a ana ndi akulu m'banja
6. Kuthetsa nkhanza ndi kupondelezana komanso kubwezeretsa chilengedwe
7. Kudzetsa umodzi pagulu kapena kopaletivi
8. Kutenga nawo mbali pa ntchito zachitukuko ku dera

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