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Izack Mbilinyi, General Manager, Dr. Julena Jumbe, Director, and Peter Kissavah, Chief Financial Officer, (left to right) joi ned the staff of Iringa Hope in 2024. Their offices are located at the Peter J. King Family Foundation Development Center on the camp us of the University of Iringa. Their professional business management skills are advancing the growth of the Iringa Hope organization for the benefit of the members of Iringa Hope.

### January

J.

February 2025									
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
			New Year's Day			
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	<b>20</b> M L King Day	21	22	23	24	25
26	27	28	29	30	31	1



Osmana Kambona Nyengo is a member of the Bomalang'ombe Savings and Credit Cooperative Society (SACCOS) and Agricultural Marketing Cooperative Society (AMCOS). She farms four acres of maize and potatoes. She uses the money from her loans to purchase seed, fertilizer and insecticide for cutworms. With her profits, she has started three new businesses. At Big Bloo (in the photo), she rents audio equipment and sells mobile phone accessories. She has also purchased a power sprayer. She hires young people to use the sprayer to wash vehicles. She has also purchased a bajaj (a three wheeled vehicle that is used like a taxi) and has hired young people to drive it. She also bought a plot of land to build a small building to rent spaces to businesses. She is a real entrepreneur!

# February

March 2025									
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17 Presidents' Day	18	19	20	21	22
23	24	25	26	27	28	1



Venance Msigala, Agronomist for Iringa Hope, leads classes and discussions on best agricultural practices with members of Iringa Hope at all the locations. Here, Venance is leading a discussion with members of the Lulanzi AMCOS on the best types of fertilizer to use for their crops, the best times for application of the fertilizers, and the amount of fertilizer to use. Venance meets with AMCOS and SACCOS members of Iringa Hope in their villages, as well as broadcasting programs over Radio Furaha. Wherever we go, we hear from farmers who say that they have increased their yields and incomes by following Venance's recommended practices.

### March

April 2025								
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27	28	29	30					

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
23	24	25	26	27	28	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5



Etropia Oswadi is a member of the Balai SACCOS Group. She and her husband farm two acres. She owns one acre and rents one acre. She used a loan to purchase hybrid seed and fertilizer. She has found that she was able achieve twice the maize yield by using hybrid seed instead of seed left over from last year's crop. She has purchased two piglets with her increased profits. She plans to raise the pigs to reproduce and to raise more pigs.

May 2025								
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18	19	20	21	22	23	24		
25	26	27	28	29	30	31		

# April

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	<b>18</b> Good Friday	19
20 Easter Sunday	21	22	23	24	25	26
27	28	29	30	1	2	3



Izack Mbilinyi, General Manager of Iringa Hope discusses the Treasurer's Reports of the Lulanzi SACCOS with Beata Kihanza, the SACCOS Treasurer, and Beatrice Mkakatu, the SACCOS Chairman. Iringa Hope staff regularly meets with SACCOS officers to review their financial books and to review the recommended practices to ensure that records of members' loans are recorded accurately.

# May

June 2025								
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22	23	24	25	26	27	28		
29	30							

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	<b>26</b> Memorial Day	27	28	29	30	31



Batista Kisunbi is a member of the Bomalang'ombe SACCOS and AMCOS. Batista farms six acres of maize, potatoes, and peas. He also raises cows for milk and for meat. He is at the Peter J. King Family Foundation Integrated Development Center (IDC), showing some of the peas that he has harvested. With his profits, he has purchased a chainsaw and equipment to cut lumber to sell to retailers. He recently purchased three acres of trees and has hired laborers to help him to cut lumber. This is one more example where access to credit can lead to building new businesses!

### June

July 2025								
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27	28	29	30	31				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	<b>19</b> Juneteenth	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

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Norm Siekman, Dr. Julena Jumbe, Director of Iringa Hope, and Izack Mbilinyi, General Manager met with the leaders of the Iringa Hope Joint SACCOS at the Peter J. King Family Foundation Development Center, on the campus of the University of Iringa. The joint SACCOS organization provides oversight and sets policy for the individual SACCOS. The Joint SACCOS leaders and members of the Board of Directors are elected by the representatives of the individual SACCOS.

August 2025														
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24	25	26	27	28	29	30								
31														

### July

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	1	2	3	4	5
					Independence Day	
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

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Isack Muyinga has been a member of the Balali SACCOS Group for two years. He farms three acres of maize. With SACCO loans, he has been able to purchase hybrid seed and fertilizer. He has also been able to purchase one more acre of land, two goats, and one piget. He also was able to hire a tractor and plow to turn over the soil. His objective is to raise more livestock and to increase the size of his farm operations. Access to capital through the SACCOS loans have enabled him to make these investments and increase his income!

# August

September 2025														
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28	29	30												

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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24	25	26	27	28	29	30
31	1	2	3	4	5	6



In 2024, Iringa Hope provided computers and printers to all SACCOS and AMCOS locations to enable each location to keep records of loans and input supplies purchased. Here, in this photo, Steven, at the Lulanzi SACCOS, is learning to use the computer.

# September

October 2025													
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26	27	28	29	30	31								

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
	Labor Day					
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4



Iringa Hope broadcasts a weekly program on Radio Furaha, the radio station operated by the Iringa Diocese. Izack Mbilinyi, the General Manager of Iringa Hope, or Venance Msigala, the Iringa Hope Agronomist, broadcast programs to inform members about best farming practices and other discussions of interest to Iringa Hope members and members of the community. Members tell us that the information from broadcasts have helped them to increase their production and their incomes!

#### November 2025 w т Τ. F s s 7 2 5 8 3 4 6 10 11 12 13 14 15 9 17 18 19 20 21 22 16 24 25 26 27 28 29 23 30

### October

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13 Columbus Day	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1



Ombeni Kiswaga operates a plumbing supply business. He obtained a SACCOS loan to invest in expanded inventory. The increased inventory enabled him to increase his level of customer service which led to him doubling his monthly income. He was also able to invest in his chicken business. The chicken business has generated more income for his family and also created employment opportunities for community members. His story is a legacy for success!

### November

December 2025 s M s 10 11 12 13 15 16 17 18 19 20 22 23 24 25 26 27 

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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2	3	4	5	6	7	8
9	10	11 Veterans Day	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	<b>27</b> Thanksgiving Day	28	29
30	1	2	3	4	5	6

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Izack Mbilinyi, General Manager of Iringa Hope, Norm Siekman, Iringa Hope U.S.A. Board of Directors, and Venance Msigala, Iringa Hope Agronomist, met with the members of the Board of Directors of the Iringa Hope Joint AMCOS. The joint AMCOS organization provides oversight and sets policy for the individual AMCOS. The Joint AMCOS leaders and members of the Board of Directors are elected by the representatives of the individual AMCOS.

### December

January 2026													
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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21	22	23	24	25 Christmas	26	27
28	29	30	31	1	2	3

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		Ja	nua	ry			February						March						April								
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