

## LEARNING BY EAR 2009

### Economics – 3rd episode

#### SUCCEEDING IN THE BUSINESS WORLD

**Series:** “THE STORY OF TWO YOUNG PEOPLE, WHOSE SUCCESS STEMS FROM THEIR POCKET MONEY”

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**THIRD EPISODE:** “School and business: just a question of good planning”.

**Characters:** **John** (*16-year-old boy, twin.*)

**Jane** (*John's twin sister.*)

**Information officer** (*26-year-old man, employee at the microfinance institute.*)

**Mrs Clarisse** (*31-year-old woman, Customer Services.*)

**Emmanuel** (*29-year-old man, Mrs Clarisse's colleague.*)

**Narrator**

## Intro

**NARRATOR:**Hujambo msikilizaji mahali popote ulipo na karibu katika mfululizo wa vipindi vyetu vya Learning By Ear “Noa Bongo jenga Maisha yako” vinavyotayarishwa na Deutche Welle Mjini Bonn.Bado tunazungumzia masuala ya Uchumi na Biashara tukiangazia hadithi ya mapacha ambao ufanisi wao unatokana na juhudi zao za kuweka akiba sehemu ya pesa zao za matumizi.

Katika makala hii,inayofahamika “**SHULE NA BIASHARA**”, tunachunguza jinsi mipangilio inavyoweza kuathiri biashara yako. John na dada yake Jane, wameamua kufungua akaunti kwenye benki kuweka pesa zao.Pia wanapanga mikakati ya kuendesha vyema biashara yao pasipo kutatiza masomo. Ungana nasi tusikie ni yapi wanabiashara hawa chipukizi wanajifunza ili nasi pia tuweze kujifunza kutoka kwao.

### **Scene 1, AT THE MICRO FINANCE INSTITUTE**

JOHN, JANE, INFORMATION OFFICER, MRS CLARISSE, EMMANUEL

**ATMO:** *At the bank: tills, computers, printers, customers... (These sounds form a background noise until the end of scene 1).*

- 1. John:** *(Whispering)* Sasa tufanye nini?
- 2. Jane:** Kwani tumekuja hapa kufanya nini? Si kutafuta ushauri!

3. **John:** (*Whispering*)  
Naelewa lakinii tuta muuliza nani ?
4. **Jane:** Tazama ! hapa imeandikwa “huduma za ushauri” there. Hebu tumuulize huyu ofisa hapa.
5. **ATMO:** *Sound of their steps going towards the information officer.*
6. **Jane:** Habari mzee!
7. **Information officer:** Ni Nzuri msichaa!
8. **Jane:** Tafadhali tungependa kufungua akaunti,ni wapi tunaweza kupata usaidizi.
9. **Information officer:** Hapa tunawahudumia wateja wanaotaka kufungua akaunti za akiba pekee yake.
10. **Jane:** Ehhhh... Hivyo ni kusema nini?
11. **Information officer:** Akaunti tunazowafungulia wateja katika benki hii ni za wafanyi bishara wadogo wadogo, ni akaunti za akiba pekee. Hii ni benki ya kufadhili bishara ndogo ndogo..!

12. **John:** Tafadhali unaweza kutueleza tofauti iliyopo, eh hh manufaa na athari zake kwa mtu anayefungua akaunti hii?
13. **Information officer:** Hayo mungemuuliza Bi Clarisse. Nendeni orofa ya chini mtaona mlango upande wa kushoto na maandishi. '**Huduma za ushauri kwa Wateja**'. Mtamkuta hapo..
14. **John and Jane:** Asante sana !
15. **ATMO:** *Sound of their steps until the right door. They knock at the door.*
16. **Mrs Clarisse:** Pita ndani mlango uko wazi!
17. **ATMO:** *Sound of the door opening. Sound of office and air-conditioner.*
18. **John et Jane:** Habari , Madam!
19. **Mme Clarisse:** Nzuri! Karibuni mkae!
20. **ATMO:** *Sound of chairs being pulled out.*
21. **John and Jane:** Asante sana !
22. **Mrs Clarisse:** Ni wasaidie na nini?

- 23. Jane:** Tungependa kufungua akaunti lakini tunahitaji ushauri zaidi kabla ya kufanya hivyo. Mimi na kaka yangu hapa tungependa kuwa na akaunti lakini mmoja wa afisa wenu wa usaidizi ametuelekeza hapa kwa ushauri zaidi, akisema benki hii inawahudumia wateja wanaotaka kufungua akaunti za akiba pekee. Tungependa kujua tofauti iliyopo.
- 24. Mme Clarisse:** Tofauti iliyopo ni kwamba, kufungua akaunti hii unahitajia kuwa na kiasi cha faranga 6,000 na picha mbili za pasipoti. Mteja hahitaji kulipa ada yoyote kufungua akaunti hii. Pesa zako zitaendelea kupata faida kadri unavyo zihifadhi. Mbali na hayo unaweeza kuchukua mkopo mara tatu ya pesa zako kwenye akaunti. Mna umri gani?
- 25. Jane:** Miaka 16 ... sisi ni mapacha.
- 26. Mme Clarisse:** Ah ha! Hata mimi nilifikiria hivyo. Mumefanana kama maharagwe. Na mna mradi unaowaletea pato zuri sivyo?. Mnafanya biashara gani?
- 27. Jane:** Bado sisi ni wanafunzi. Karibuni tutafanya mtihani wetu wa daraja la 12. Lakini tumekuwa tukifanya biashara ya kuuza njugu karanga.,

na ndio sababu tungependa kufungua akaunti ili tuweke pesa zetu.

28.

29. **Mrs Clarisse:** Hilo ni wazo zuri sana. Lakini benki hii haitoi mikopo kwa watu walio chini ya umri wa miaka 18. Lakini ushauri wangu ni kwamba mnaweza kufungua akaunti na kuweka pesa pole pole, na wakati mtakapotimu umri wa miaka 18 mtakuwa na pesa za kutosha kuomba mkopo mkubwa..

30. **Jane:** *(To John)*  
Kwa hivyo tunaweza kufungua,.. sasa sivyo?

31. **John:** Ndio, tunaweza ...

32. **Mrs Clarisse:** Yaonekana kaka yako si muongeaaji sana.

33. **John and Jane:** *(laughter)*

34. **ATMO:** *Someone knocks at the door.*

35. **Mme Clarisse:** Pita nani!

36. **ATMO:** *The door opens. Sounds from the entrance hall invade the office all of sudden.*

- 37. Mrs Clarisse:** Ahhhh! Emmanuel, Nipe dakika moja tafadhali nimalize kuwahudumia hawa waateja. Nikimaliza kisha nitatafuta faili yako.
- 38. Emmanuel:** Sawa,.. utanibia ukiwa tayari?
- 39. Mrs Clarisse:** Bila shaka!
- 40.**
- 41. ATMO:** *The door shuts again. The sounds from the entrance hall fade.*
- 42. Mrs Clarisse:** *(To John)*  
Jina lako nani?
- 43. John:** John .
- 44. Mme Clarisse:** John! Hapana shaka msichana anaitwa Jane au Janie?
- 45. Jane:** Jane.
- 46. Mme Clarisse:** John na Jane... Sasa nitawafungulia akaunti?
- 47. Jane:** Ndio Mama.
- 48. Mrs Clarisse:** Mngenda kufungua akaunti ya kibinafsi au ya pamoja?

- 49. Jane:** Akaunti ya pamoja kwa jina la Kakangu.!
- 50. Mrs Clarisse:** (*To John*)  
Pia wewe ungependelea hivyo?
- 51. John:** Ndio Mama! Nakubaliana na Dada yangu.
- 52. ATMO:** *The drawer opens. Mrs Clarisse takes out some forms and shuts the drawer.*
- 53. Mme Clarisse:** Sawa..! Mtajaza hizi fomu hapa. Msiwe na haraka, na John ukiwa na swali unaweza kuniuliza. Una kitambulisho?
- 54. John:** Nina kitambulisho cha shule.
- 55. Mrs Clarisse:** Sawa..... na picha?
- 56. John:** Sikuja na picha lakini naweza kuzileta kesho?
- 57. Mme Clarisse:** Sawa,! Unaweza kuketi pale na undelea kujaza fomu zako.Ukimaliza kujaza fomu tayari mutakuwa na akaunti katika benki hii.
- 58. ATMO:** *John and Jane mumble as they write (name, first name, address..) we hear the sound of keyboards and Mrs Clarisse putting away her files...*

**NARRATOR:**

Naam John na Jane wamepiga hatua na kufungua akaunti katika benki. John amefurahishwa na habari kwamba wanaweza kupata mkopo badaye. Sasa hamu yao kubwa ni kuona akaunti yao ikiimarika haraka iwezekanavyo.

**Scene 2: ON THE WAY BACK**

**JOHN AND JANE**

**59. ATMO:** *Street sounds.*

**60. John:** *(Happy)*  
Jane, sasa tumefungua akaunti!

**61. Jane:** *(Ironic)*  
Kweli? Siamini !!!

**62. John:** Unajua manufaa ya kuwa na akaunti hii. Leo ni siku kubwa kwetu!

**63. Jane:** Najua, lakini bado nina wasi wasi. Mambo yanakwenda haraka sana. Bado sisi ni wadogo sana kufanya biashara wakati wa likizo. Kwani wewe hutishiki?

**64. John:** Huo ndio msingi wetu!. Tilitaka sana kuwa na biashara na sasa hatimaye tumefanikiwa.

Sasa ni lazime tujikakamue kuendeleza biashara hiyo. Hii ni fursa nzuri kwetu Jane!. Kwanza wewe ulitaka sana kufanya biashara na ulikuwa na imani kuliko mimi. Sasa mbona umeanza kuogopa?

**65. Jane:**

Si kuogopa John ni vile mambo yanavyofanyika haraka na kwa urahisi!. Sijui kwanini naingiwa na wasi wasi kuhusiana na suala hili. Je kuhusu shule?. Ni vipi tutaweza kumudu masomo na biashara?. Unajua kwamba tunaingia shule ya sekondari na huko mambo si rahisi?.Kumbuka Baba amekuwa akitutahadharisha....

**66. John:**

Nakumbuka...! Na mimi pia nafikiria suala hilo kila mara. Lakini hadi sasa tumeweza kumudu hali hiyo. Sikiliza hapa Jane, tutakuwa tukifanya biashara, kupeleka Njugu kwa wateja wetu wa kudumu kila siku ya Jumatano alasiri na Jumamosi,siku ambazo hatuendi shule. Na hatutaenda kuuza barabarani ili nasi tupate muda wa kutosha kufanya kazi zetu za shule.

**67. Jane:**

*(Without enthusiasm)*

Sawa. Subiri John! Unaona taa nyekundu ikiwaka ni zamu ya magari kupita na wewe unataka kuvuka barabara tu!

- 68. ATMO:** *Sound of cars and motorbikes starting up at the lights. Newspaper vendors at the roundabout are shouting.*
- 69. John:** Nimefurahi sana kiasi cha kujisahau kwamba niko barabarani.
- 70. Jane:** *(Without laughing)*  
Hakikisha umeniachia wasia kabla ya kukimbia ovyo barabarani!.
- 71. John:** *(Laughing)*  
Hahaha! Hahaha! Ha! Lakini moja kwa moja wewe ni mrithi wangu!
- 72. ATMO:** *Cars stop at the lights. Their engines slow down. We hear the sound of pedestrians crossing the road...*
- 73. Jane:** *(Nervous)*  
Fanya haraka kidogo John, unatembea pole pole sana?
- 74. John:** *(Calm)*  
Usijali Dada naweza kujimudu.
- 75. ATMO:** *Having crossed the road. The sounds of several sewing machines from a tailor's shop.*

- 76. Jane:** (*Exasperated*)  
Wacha kujikokota kati kati ya barabara!
- 77. John:** Unashida gani Dada, kwanini una wasi wasi hivyo? Tayari tumevuka barabara au sivyo?.
- 78. Jane:** Sasa umeanza kuniudhi . Hebu tuharakishe tukachukue sare zetu za shule kutoka kwa yule fundi wa nguo na kisha twende nyumbani upesi.
- 79. John:** (*Unhappy*)  
Utakavyosema Dada ...
- 80. ATMO:** *sound of sewing machines fades...*

**NARRATOR:** John na Jane sasa wamefanikiwa kufungua akaunti kwenye benki, dalili ya kukomaa kwao katika masuala ya usimamizi wa biashara . Lakini huku John akiwa amejawa na furaha, Jane ameanza kushikwa na wasi wasi hasa kuhusu suala ya maamuzi. Wawili hao wamekubaliana kuendelea kuzingatia masomo yao.

- 81. Closing soundtrack to be left running after the outro and brought up**

**NARRATOR:** Je ,John na Jane wataweza kufanikisha biashara yao?  
Jane ameanza kuingiwa na wasi wasi , unadhani kuna sababu ya Jane kuwa na wasi wasi huo? Ili kujua mengi, ungana nasi kwa makala yajayo ya Learning By Ear kuhusu Uchumi. Kumbuka pia ukipenda kukisikiliza tena kipindi hiki tembelea mtandao wetu [dw-world.de/lbe](http://dw-world.de/lbe)  
Hadi wakati huo kwaheri kwa sasa.!

**Music to be turned up**

END