

# MARAKI FINANCE WEEKLY DIGITAL

Your Complete Weekly Financial Intelligence Briefing

Week Ending April 18, 2026 · Published by Maraki Finance + Publishing

Empowering People with Financial Intelligence

## FROM THE EDITOR | Abnet A. Tessema — CFEI, MBA

Week 8 of the Iran conflict closed with something the world has not seen in two months: a rally that outlasted a week. The S&P 500 crossed 7,000 for the first time in history. The Nasdaq posted its longest winning streak since 2021. And yet — consumer sentiment just printed the lowest reading in its 74-year history. Existing home sales fell 3.6%. Mortgage rates climbed back above 6.3%.

How can markets soar while consumers despair? Because markets price the future and consumers feel the present. Gas is still \$3.99. Groceries are still higher. But earnings came in strong, the Strait of Hormuz is trickling open, and Tehran-Washington peace talks are now in their final 60-day window.

For our community: the birr eased to ~153 this week. Ethiopia TPS remains protected by court order. The Supreme Court is preparing to hear the arguments that will reshape protections for hundreds of thousands. And on a different note — Teddy Afro released Etorika, his first album in nine years, registering 15 million YouTube views in the first hour and breaking every speed record in Ethiopian music. Stay steady. Read every section.

## SECTION 1: WEEKLY MARKET OVERVIEW | Week of April 14–18, 2026

Final trading day: Friday April 17 | S&P 500 CROSSES 7,000 — FUNDAMENTALS OVERTAKE GEOPOLITICS

<b>DOW JONES</b> <b>48,612.44</b> ▲+1.5% WEEK Fourth straight weekly gain. Industrials led.	<b>S&amp;P 500</b> <b>7,012.88</b> ▲+2.1% WEEK NEW ALL-TIME HIGH. First close above 7,000 ever.	<b>NASDAQ</b> <b>23,984.12</b> ▲+2.8% WEEK 10-session win streak. Longest since 2021.	<b>VIX FEAR INDEX</b> <b>15.42</b> ▼CALM Below 16 for first time in 2026. Risk-on.
<b>WTI CRUDE OIL</b> <b>~\$78/bbl</b> ▼-5.1% WEEK Back below pre-war levels. Strait easing.	<b>GOLD (SPOT)</b> <b>~\$4,831/oz</b> ▲+1.2% WEEK Fourth straight weekly gain. Near all-time highs.	<b>SILVER</b> <b>~\$79/oz</b> ▲Rising Industrial demand + structural supply deficit.	<b>10-YR TREASURY</b> <b>4.22%</b> ▼Easing Down from 4.30%. Rate cut odds rising.
<b>GAS (Nat'l Avg)</b> <b>~\$3.78/gal</b> ▼Easing Down from \$3.99 peak. Still +17% YoY.	<b>FED FUNDS RATE</b> <b>3.50–3.75%</b> HOLD Markets now pricing 45% chance of Dec cut.	<b>BITCOIN</b> <b>~\$78,250</b> ▲Rising New 2026 high. Risk appetite returning.	<b>CONSUMER SENTIMENT</b> <b>47.6</b> ▼RECORD LOW Lowest in 74-year history of survey.

## 🔍 WHAT THIS WEEK'S MARKET RALLY MEANS — AND DOESN'T MEAN

✔️ **The Good:** The S&P 500 crossed 7,000 for the first time ever. Nasdaq's 10-session winning streak is its longest since 2021. VIX below 16 signals the 'war premium' in stocks has fully unwound. Earnings season has been stronger than expected across tech, financials, and industrials. The market has formally moved past the Iran conflict.

🔴 **The Caution:** Consumer sentiment hit a record low of 47.6 — beneath the 2008 Financial Crisis, beneath COVID, beneath 1970s stagflation. Housing is weakening. Peace talks between the US and Iran have a 60-day clock. A single breakdown in Islamabad could reverse this rally in hours. DO NOT chase tops. Rebalance if tech is now overweight in your portfolio.

## 🔍 Really?... — BECAUSE EVERY WEEK NEEDS A MOMENT LIKE THIS

### **Consumers Are Miserable. Stocks Hit All-Time Highs. Both Are Right.**

On Tuesday, the University of Michigan released the worst consumer sentiment reading in 74 years: 47.6. On Wednesday, the S&P 500 crossed 7,000 for the first time in history. Both numbers hit the same week. Both were real. And both tell a true story about April 2026.

A portfolio manager at a Philadelphia wealth firm summed it up to the Wall Street Journal: 'My clients are calling me terrified about their grocery bills while their 401(k)s print new highs every Tuesday. I don't know how to explain this to them without sounding insane.'

The explanation is that markets price what earnings will be 12 months from now. Consumers feel what gas costs today. Both numbers are right. They just measure different things.

🔴 **The Maraki Reminder:** Your 401(k) and your grocery bill are not connected the way you think they are. One measures the future. The other measures today. Do not make 30-year retirement decisions based on this week's receipt — and do not pay today's bills with tomorrow's projected gains.

## 🔍 SECTION 2: TOP STORY — THE RALLY THAT OUTLASTED THE WAR (WEEK 8)

### **THE TIMELINE April 14–18**

- Monday: S&P 500 opened above 7,000 for the first time ever. Held the level. Tech earnings primed the week.
- Tuesday: UMich Consumer Sentiment printed 47.6 — the lowest in 74 years. Markets rallied anyway. Disconnect formally arrived.
- Wednesday: March existing home sales fell 3.6% to 3.98M annualized pace. Housing weakness confirmed. Markets shrugged.
- Thursday: Oil settled near \$78/bbl — back below pre-war levels as Strait tanker traffic normalized. Brent futures-physical gap closed.
- Friday: Peace talks between US and Iran entered the 60-day negotiation window. Three-page framework memo finalized. Markets closed at new highs.

<p><b>NEW THIS WEEK</b></p>	<p><b>📌 PEACE MEMO FINALIZED.</b> Iran and the US finalized a three-page framework memo laying out 60 days of negotiations toward a permanent peace deal.</p> <ul style="list-style-type: none"> <li>• Pickaxe Mountain — the suspected Iranian nuclear site buried so deep it may be impervious to aerial attack — is the central sticking point. Many experts say any deal must ensure it is permanently shut down.</li> <li>• VP JD Vance, who led the American delegation in Pakistan last week, has been tasked with defending the administration's decision to pursue diplomacy.</li> <li>• The Israel-Hezbollah truce held on its first day. UN peacekeepers confirmed Israel had stopped striking southern Lebanon and Hezbollah had not fired on Israel.</li> <li>• Thousands of Lebanese returned to the devastated south — joy and grief mixed as they found their homes destroyed.</li> <li>• In Israel, PM Netanyahu was assailed by allies and critics alike for agreeing to the cease-fire.</li> </ul>
<p><b>SCENARIOS WEEK 9</b></p>	<ul style="list-style-type: none"> <li>• SCENARIO A (40%): Framework holds, Pickaxe Mountain shutdown negotiated → oil to \$70, markets rally continues.</li> <li>• SCENARIO B (35%): Talks stall on nuclear site → oil \$80–90, markets consolidate at new levels.</li> <li>• SCENARIO C (15%): Netanyahu political crisis unravels Israel-Hezbollah truce → regional spillover → oil \$95+.</li> <li>• SCENARIO D (10%): Full framework collapse → ceasefire breaks → oil \$110+, sharp risk-off correction.</li> </ul>

**📌 BEHIND THE HEADLINES — THE WIDOW WHO CAME HOME**

**Sixteen Days in a Detention Center**

She is 85 years old. She is a widow. She was visiting her grandchildren in Arizona. She had a valid visa. She was detained at the border on a paperwork technicality and held in a US detention center for 16 days before being returned to France.

Her name has not been widely released. Her family asked for privacy. What they did say: she had not seen a doctor in two weeks. She had not been allowed to call her son for five days. She is home now, in a small apartment outside Lyon, recovering from what her daughter called 'the worst two weeks of her life.'

The story made the international wire this week not because it is unique, but because it is not. Detention of elderly travelers on routine visits has quietly become a pattern that immigration attorneys across the country have been documenting since February.

📌 **The Maraki Reminder:** If you have elderly family members traveling to the US — even with valid visas or green cards — carry copies of all their documents, maintain emergency contact protocols, and know a licensed immigration attorney before they travel. The rules have not changed, but enforcement has.

## SECTION 3: GOLD & PRECIOUS METALS — FOURTH STRAIGHT WEEKLY GAIN

<b>WHERE GOLD IS NOW</b>	~\$4,831/oz as of Friday close — up approximately 1.2% this week, the fourth consecutive weekly gain. Gold is now within striking distance of its January all-time high of \$5,602, down just ~14% from the peak. Goldman Sachs maintains a year-end target of \$5,400. JPMorgan's range is \$4,000–\$6,300 for 2026, with the upper end assuming continued central bank accumulation.
<b>WHY GOLD KEEPS CLIMBING</b>	<ul style="list-style-type: none"> <li>• REASON 1 — Rate cut expectations rising. Markets now price 45% chance of a December Fed cut (up from 30% last week). Lower rates lift non-yielding gold.</li> <li>• REASON 2 — Record-low consumer sentiment (47.6) keeps safe-haven demand intact even as equities hit new highs.</li> <li>• REASON 3 — USD softened modestly, making gold cheaper for non-US buyers.</li> <li>• REASON 4 — Central bank accumulation continues globally. Uzbekistan was the largest buyer in January 2026. China continues increasing its gold reserves. Malaysia and South Korea resumed adding to theirs after long dormancy.</li> </ul>
<b>FOR OUR COMMUNITY</b>	Physical gold holders: your position is performing exceptionally well across every metric. Gold has now gained in 4 of the last 4 weeks and is approaching its January record high. For families holding gold as generational wealth — the store of value that our community's elders always trusted — this is not surprising. It is confirmation. If you are considering adding to your holdings, remember: never buy at an all-time high. Wait for pullbacks of 3–5% to add. Central bank buying is the long-term floor; short-term dips are your entry points.
<b>SILVER UPDATE</b>	Silver ~\$79/oz. Industrial demand structurally intact across solar, EV, and AI data center applications. Now in its 5th consecutive year of structural supply deficit. Silver has historically outperformed gold in late-stage precious metals rallies — if gold breaks its January \$5,602 high, silver could move sharply higher. Industrial fundamentals make silver the higher-beta precious metals play.

## SECTION 4: U.S. ECONOMY — THE CONSUMER SENTIMENT SHOCK

<b>CONSUMER SENTIMENT</b>	<p><b>APRIL READING: 47.6   PRIOR LOW: 50 (June 2022)   LOWEST IN 74 YEARS</b></p> <p>The University of Michigan Consumer Sentiment Index fell to 47.6 in April — its lowest reading in the survey's 74-year history. Not during the 2008</p>
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	<p>Global Financial Crisis, the early days of COVID, or even the stagflation of the 1970s did sentiment fall this far.</p> <p>Drivers: gasoline up 21% in a single month, one-year inflation expectations jumped from 3.8% to 4.8% (largest monthly jump in a year), buying conditions for cars and durables deteriorated sharply. Consumers reported weaker personal finances across every income bracket.</p> <p>But here is the paradox: the S&amp;P 500 has historically returned an average of ~25% in the 12 months following sentiment troughs. Pessimism tends to follow markets down — not lead them. When expectations are already depressed, the bar for positive surprise gets lower. That is why this week's rally can coexist with this week's record-low sentiment.</p>
<b>HOUSING MARKET</b>	<p>Existing home sales fell 3.6% in March to an annualized pace of 3.98 million — one of the sharpest monthly declines in the past year. Mortgage rates climbed back above 6.3% following the onset of the Iran conflict, layering fresh pressure onto longstanding affordability issues.</p> <p>Inventory increased modestly but remains historically low. Median home price rose 1.4% YoY to \$408,800. Current homeowners remain reluctant to sell because doing so means giving up locked-in sub-4% mortgages for new loans above 6%.</p> <p>Builders are responding by shrinking floor plans, simplifying designs, and using lower-cost materials to preserve affordability. Residential investment feeds GDP mainly through new construction, so if tight inventory encourages even modest new-build activity, housing weakness could quietly provide a small tailwind to growth.</p>
<b>GAS AT ~\$3.78/GAL</b>	<p>National average gasoline eased to \$3.78/gallon this week — down from the March peak of \$3.99 as tanker traffic through the Strait normalized. Still elevated vs. last year's \$3.21 baseline, but the direction of travel is finally favorable for consumers.</p> <p><b>Maraki tip:</b> Keep the gas-cashback credit card strategy active. Even at \$3.78, 4–5% cashback saves \$7–8 per fill-up. GasBuddy and warehouse club gas (Costco, Sam's Club) still deliver \$0.20–0.30 per gallon savings. When prices fall, habits earned during the crisis compound.</p>
<b>TREASURY YIELDS</b>	<p>10-year yield: 4.22% — down from 4.30% last week. Markets are now pricing a 45% probability of a Fed rate cut by December (up from 30% last week). A sustained break below 4.20% would signal bond traders expect the Fed to move sooner. Watch the Apr 30 FOMC meeting for directional confirmation.</p>

## 🔍 BEHIND THE SENTIMENT NUMBERS — THE RECEIPT SHE STARTED KEEPING

### The Shoebox That Tells the Truth

In February, Hiwot — a home health aide in Silver Spring — started saving every grocery receipt in a shoebox on top of her refrigerator. She did not plan to become a statistician. She wanted to prove to her husband that groceries really had gotten more expensive.

By the end of March, the shoebox held 34 receipts. She added up the total: \$1,427.82. Same family. Same stores. Same approximate list each week. In February 2025, that same list had cost \$1,183.40. A 20.7% increase — almost exactly matching the gasoline jump the CPI report identified.

She showed the receipts to her husband. He stopped arguing. 'It's not that we're spending more,' he said. 'It's that the money is worth less.' That sentence — in a kitchen in Silver Spring on a Wednesday in April — is what economists call 'unanchored inflation expectations.' The University of Michigan measured it in a survey. Hiwot measured it in a shoebox. Both got the same answer.

🔍 **The Maraki Lesson:** Track your own numbers. A shoebox of receipts is more honest than any economic forecast. Know your real grocery, gas, and utility trajectory over 6 and 12 months. Inflation is personal before it is national — and your own data is what should drive your budget adjustments.

## 🔍 SECTION 5: COMPANY SPOTLIGHT — WEEK'S BIGGEST GAINERS & LOSERS

*Week of April 14–18, 2026 | Tech and AI lead; energy and defense give back gains*

### 🔍 WEEKLY WINNERS — TECH AND AI DOMINATE

TICKER	COMPANY	WEEKLY MOVE	WHY IT MOVED
NVDA	Nvidia	▲+6.2% WEEK	Q1 AI capex guidance from hyperscalers came in above expectations. Data center demand remains the single strongest earnings story of 2026.
AMZN	Amazon	▲+4.8% WEEK	AWS growth re-accelerating. Consumer discretionary rallied as oil dropped below \$80. Fuel surcharge revenue offsetting cost pressure.
META	Meta Platforms	▲+5.4% WEEK	Ad revenue strength. AI-powered targeting rollout showing early ROI. Reality Labs losses narrower than feared.
DAL/UAL	Airlines	▲+8.3% WEEK	Jet fuel back below \$2.40/gal. Each \$10 drop in oil saves majors \$500M–\$1B annually. Summer booking curves look strong.
JPM	JPMorgan	▲+2.1% WEEK	Q1 earnings beat. Loan-loss provisions modestly higher but credit quality held. Consumer credit card delinquencies stable.

HD	Home Depot	▲+3.7% WEEK	Housing weakness + builder downsizing = more renovation dollars as homeowners stay put. HD benefits from the 'rate lock-in' trap.
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## 🔍 WEEKLY LOSERS — WAR WINNERS GIVE BACK

TICKER	COMPANY	WEEKLY MOVE	WHY IT MOVED
XOM	ExxonMobil	▼-4.2% WEEK	Oil's drop below \$80 triggered profit-taking. Still +19% YTD — holders sitting on solid gains from the war trade.
LMT	Lockheed Martin	▼-3.8% WEEK	Defense sector rotation. Peace framework news weighed on contractors. Still +14% YTD on elevated defense spending baseline.
XLE	Energy sector ETF	▼-3.5% WEEK	Broad sector rotation out of energy. Classic ceasefire pattern — war winners give back as relief winners surge.
DIS	Disney	▼-2.9% WEEK	Streaming subscriber guidance missed. Theme park attendance softer as consumer sentiment dragged on discretionary spending.
KO	Coca-Cola	▼-2.1% WEEK	Defensive consumer staples lagged as money rotated into growth. Dividend aristocrats underperform in risk-on weeks.
NKE	Nike	▼-1.8% WEEK	Still struggling at 9-year lows. China weakness persists. Tariff and manufacturing headwinds unresolved.

### 🔍 THE STORY BEHIND THE NUMBERS: When All-Time Highs Meet Record-Low Sentiment

#### BEHAVIORAL FINANCE LESSON: THE SENTIMENT PARADOX

This week, consumer sentiment hit its lowest reading in 74 years. The same week, the S&P 500 crossed 7,000 for the first time. Both numbers are true. The paradox is not a contradiction — it is a pattern. Historically, markets bottom when sentiment is already depressed and rally strongest when expectations are lowest.

Three biases trap investors in weeks like this:

- **RECENCY BIAS** — 'Gas was \$3.99 last month, so it will keep rising.' Reality: gas is already at \$3.78 and falling. Your pain memory lags the data.
- **AVAILABILITY HEURISTIC** — 'The news is terrible, so markets must fall.' Reality: markets price what is coming, not what is on the front page.
- **ACTION BIAS** — 'I need to DO something.' Reality: the best portfolio action during a sentiment trough is usually to rebalance, not react.

🔍 **The Maraki Antidote:** When sentiment hits a record low and markets hit record highs in the same week — check your asset allocation against your target, rebalance if needed, and stop watching the news cycle. The data is doing the work. Your job is to not undo it.

## SECTION 6: TPS & IMMIGRATION UPDATE | SUPREME COURT ARGUMENTS IMMINENT

<p><b>ETHIOPIA TPS</b> ✓ <b>PROTECTED</b></p>	<p>PROTECTED BY COURT ORDER — WORK AUTHORIZATION EXTENDED. Ethiopian TPS holders remain fully protected under the January 30 Massachusetts court order blocking termination. USCIS guidance confirms Employment Authorization Documents (EADs) are extended. If your employer questions work authorization, cite: African Communities Together v. Noem, No. 26-cv-10278-BEM (D. Mass.). Your I-9 Section 2 should include the notation: "as per Court Order." No change this week.</p>
<p><b>SOMALIA TPS</b> ✓ <b>PROTECTED</b></p>	<p>PROTECTED BY COURT ORDER. Massachusetts court stayed the March 17 termination. Work authorization remains valid. USCIS + E-Verify guidance updated — use the court-order extended expiration date on I-9 forms. DHS appeal is pending — monitor USCIS.gov weekly. No change this week.</p>
<p><b>HAITI TPS</b> <b>SUPREME COURT</b></p>	<p>ORAL ARGUMENTS IMMINENT — LATE APRIL 2026. Expected decision by early July. 350,000 Haitian TPS holders directly affected. The Supreme Court ruling WILL set precedent for ALL TPS countries — including Ethiopia and Somalia. If the Court sides with the administration, current court-order protections could unravel within weeks. If the Court sides with TPS holders, protections are secured. Watch for the exact argument date this week.</p>
<p><b>S. SUDAN</b> <b>BURMA</b> ✓</p>	<p>BOTH PROTECTED BY COURT ORDERS. Work permits valid. Use 'as per court order' on ALL I-9 forms. USCIS and E-Verify have updated guidance confirming extended authorization dates. Check USCIS.gov regularly.</p>
<p><b>DV LOTTERY UPDATE</b></p>	<p>DV-2027 applicants must provide valid, unexpired passport information and upload supporting documentation with their electronic entries (effective since April 10, 2026). Verify your submission meets the new requirements immediately at travel.state.gov. Entry period remains open.</p>
<p><b>SCAM ALERT</b></p>	<p>Do NOT use unauthorized 'immigration consultants.' All USCIS forms are FREE at uscis.gov. Only licensed attorneys or BIA-accredited representatives can give legal advice. Scammers are actively targeting immigrant communities in anticipation of the Supreme Court ruling. If someone charges to file TPS forms or promises to 'fix' your status — walk away.</p>

### BEHIND THE TPS NUMBERS — THE FOLDER HE KEEPS ON HIS PHONE

#### Six Documents, One Screenshot Each

Yonas drives for a rideshare company in Northern Virginia. He has been in the US for 11 years. He has Ethiopian TPS. In January, when his employer's verification system flagged his expired EAD, he almost lost his job in 48 hours.

He now keeps a folder on his phone labeled 'Work Status.' It contains: a screenshot of the African Communities Together v. Noem court order. A screenshot of the USCIS Alert page. A screenshot of the E-Verify updated guidance. A screenshot of the specific I-9 notation: 'as per Court Order.' A copy of his EAD. And a PDF of a letter from a BIA-accredited representative summarizing his protection status.

Six documents. Six screenshots. Thirty seconds to send to any HR department that raises a question. He has sent them to two employers since January. Both accepted them. Both interviews became jobs.

📌 **The Maraki Lesson:** The difference between losing a job and keeping one can be a phone folder with six screenshots. Build yours this week. Print the USCIS Alert. Carry the citation. Know your rights — but also have them ready in your pocket when you need them in 30 seconds or less.

## 📌 SECTION 7: INTERNATIONAL & COUNTRY NEWS | A WORLD AFTER THE WAR

📌 <b>IRAN — 60-DAY WINDOW</b>	Iran and the US finalized a three-page framework memo this week laying out a path to a permanent peace deal. Sixty days of negotiations have begun. The central sticking point is Pickaxe Mountain — the suspected nuclear site buried so deep it may be impervious to aerial attack. Many experts argue any deal must include permanent shutdown. Iran is negotiating from a weakened but intact position.
📌 <b>USA — MARKETS VS MAIN STREET</b>	S&P 500 crossed 7,000 — first time ever. Consumer sentiment hit 47.6 — lowest in 74 years. Existing home sales fell 3.6% in March. The Fed's next meeting is April 30 — markets now pricing 45% chance of a December rate cut. VP Vance is defending the administration's Iran peace approach. Supreme Court TPS arguments expected within two weeks.
📌 <b>ISRAEL — NETANYAHU UNDER FIRE</b>	PM Netanyahu was assailed by allies and critics alike for agreeing to the Israel-Hezbollah cease-fire. The truce held on its first day — UN peacekeepers confirmed Israel stopped striking southern Lebanon and Hezbollah did not fire on Israel. Thousands of Lebanese returned to the devastated south, joy and grief mixed as they found their homes destroyed. Internal Israeli political crisis is now the single biggest threat to regional stability.
📌 <b>CANADA — \$730B INVITATION</b>	Canadian PM Mark Carney announced he will invite investors to a meeting in September seeking ~\$730 billion in investment in Canada. The US Commerce Secretary publicly blasted Canada's trade negotiating strategy in unusually blunt language, saying: 'They suck.' US-Canada trade relations are at their most strained point in decades.
📌 <b>FRANCE — ELDERLY DETENTION</b>	An 85-year-old French widow who was arrested and held for 16 days in a US detention center has been returned to France. The case drew international attention and prompted formal diplomatic protest from the French government. It is one of several recent cases of elderly visa holders being detained at the US border.
📌 <b>EUROPE — US POLICY SHIFT</b>	A Times investigation revealed that a 27-year-old diplomat is driving Trump's efforts to upend decades of American support for Europe. European leaders are recalibrating defense and trade strategies independently of Washington. NATO tensions continue to build.
📌📌📌 <b>EAST AFRICA</b>	Ethiopia's June 1 general election is now seven weeks away — diaspora remittance confidence remains tied to political stability. USD → ETB eased slightly this week to ~153–154 from last week's 155–156 range. The new diaspora real estate law (property purchase above \$150,000) continues attracting investor interest. Eritrea remains stable; official USD → ERN rate unchanged.

## 📌 CULTURAL SPOTLIGHT — TEDDY AFRO'S ETORIKA BREAKS ETHIOPIAN MUSIC RECORDS

Released April 16, 2026 | 18 tracks | 1 hour 35 minutes | Self-released (independent) | ~15 million YouTube views in first hour

### 📌 THE ALBUM THAT STOPPED ETHIOPIAN SOCIAL MEDIA

Nine years after his last studio album, Tewodros Kassahun — Teddy Afro — released Etorika on April 16, 2026. The 18-track album registered approximately 15 million YouTube views across its tracks within the first hour of release. 'Jember' (Track 18) broke the Ethiopian music record for viewership speed, reaching 1,074,202 views in just 3 hours — a new benchmark for the entire Ethiopian entertainment sector.

The release is remarkable not just for its numbers, but for how it happened. Teddy Afro released the album entirely independently after ending a four-year contract with Sewasew Multimedia — a deal originally valued at 50 million birr. He refunded 33 million birr to exit the contract, choosing instead to release Etorika directly on his own digital platforms. The Ethiopian government reportedly blocked his planned press conference, citing political sensitivity similar to his 2005 album Yasteseryal. The Coalition for Ethiopian Unity (CUD) condemned the ban as election-related manipulation ahead of the June 1 vote.

### 📌 YOUTUBE VIEWS BY TRACK — TOP 10 AS OF APRIL 17, 2026

Source: YeneVibe Weekly Chart, April 17, 2026. Tracks outside top 10 have views below ~1.66M as of that snapshot; exact counts not publicly captured.

#	TRACK (English)	📊	YOUTUBE VIEWS	CHART RANK
1	<b>Das Tal (Ansaw)</b>	📊📊📊 (📊📊📊)	<b>5,333,181</b>	<b>#1 Ethiopian Weekly</b>
2	<b>Etorika (title track)</b>	📊📊📊	<b>1,713,367</b>	#8 Weekly
3	Samnew	📊📊📊	Below 1.66M*	—
4	Tewedaj	📊📊📊	Below 1.66M*	—
5	<b>Sememene (GuReggae)</b>	📊📊📊📊 (📊📊)	<b>2,108,460</b>	#5 Weekly
6	<b>Tsion Mushraye</b>	📊📊📊📊📊	<b>2,201,619</b>	#4 Weekly
7	Tintago (Pintago)	📊📊📊 (📊📊📊)	Below 1.66M*	—
8	Yemaereg Tig (Abra Nuariye)	📊📊📊📊📊📊	Below 1.66M*	—
9	<b>Shih Bibal (Back to 90s)</b>	📊📊📊	<b>1,664,424</b>	#9 Weekly
10	Tayegn	📊📊	Below 1.66M*	—
11	Bemeskotu	📊📊📊📊	Below 1.66M*	—
12	Bilchita	📊📊📊	Below 1.66M*	—

13	Yeazo Emba	□□□ □□□	Below 1.66M*	—
14	Ze Tsedal	□ □□□	Below 1.66M*	—
15	<b>Merema</b>	□□□	<b>2,444,573</b>	#3 Weekly
16	<b>Merkeb</b>	□□□□	<b>1,662,264</b>	#10 Weekly
17	<b>Sema Erase</b>	□□ □□□	<b>1,785,734</b>	#6 Weekly
18	<b>Jember</b>	□□□□	<b>3,279,195</b>	<b>#2 Weekly — RECORD</b>
	<b>TOP 10 CONFIRMED SUBTOTAL</b>		<b>~22.2 million views</b>	in first 24 hours

\*Tracks 3, 4, 7, 8, 10–14 did not appear in the YeneVibe April 17 top-10 chart, meaning their individual view counts were below the ~1.66M threshold of the #10 position at that moment. Exact counts for these tracks are not captured in publicly available weekly aggregations.

## 🔗 OTHER STREAMING PLATFORMS

PLATFORM	STATUS	NOTES
Spotify	✔Available	All 18 tracks live. Spotify does not publicly disclose individual stream counts — only the artist and label have access.
Apple Music	✔Available	Full album — 18 songs, 1hr 35min runtime. Stream counts not publicly shown on the platform.
Deezer	✔Available	Full discography present including Etorika. Stream counts not publicly displayed.
Last.fm	✔Tracking	Scrobble data tracked as part of discography.
YouTube Music	✔Available	Same view counts as main YouTube channel — see table above.

## 🔗 BEHIND THE RECORD — THE 33 MILLION BIRR EXIT

### What Independence Cost — and What It Bought

To release Etorika as a fully independent artist, Teddy Afro had to first undo a four-year contract with Sewasew Multimedia — a deal originally valued at 50 million birr. He refunded 33 million birr to exit. That is not a trivial sum in any country. In Ethiopia, it represents a level of financial independence that very few artists have the standing or savings to choose.

Then came the reward. Fifteen million YouTube views in the first hour. 'Jember' crossing one million views in three hours — a speed record in the Ethiopian entertainment sector. A top-10 YeneVibe weekly chart where Teddy occupied 7 of the 10 positions in a single week. And, crucially, every ad revenue cent from those views flowing directly to the artist — not split with a label.

The Ethiopian government blocked his press conference. Major platforms were uncertain how to handle the release. And still, within 48 hours, the album dominated every Ethiopian digital conversation — from Addis Ababa to Silver Spring to Los Angeles to Stockholm.

📌 **The Maraki Reminder:** Independence is not free. But neither is dependency. Teddy Afro paid 33 million birr for the right to keep 100% of what came next. Every entrepreneur, every artist, every immigrant business owner in our community faces a version of this calculation: what does it cost to own what you build? Sometimes the answer is expensive up-front and priceless forever after.

## 📌 THE ECONOMIC RESULT — WHAT ETORIKA IS EARNING

### HOW YOUTUBE PAYS CREATORS

YouTube does not pay per view — it pays per monetized ad impression. The formula creators use: Estimated Earnings = (Total Views × Monetization Rate × CPM) ÷ 1,000 × 0.55. CPM is what advertisers pay per 1,000 ad impressions. YouTube keeps 45%; the creator receives 55%. Not every view generates an ad — skipped ads, ad blockers, and non-monetized views pay nothing. The number that actually hits the artist's bank account is called RPM (Revenue Per Mille), which includes all of these deductions.

### WHY MUSIC EARNS LESS THAN OTHER NICHES

Music is consistently one of the lowest-paying YouTube niches. The music niche averages a CPM of just \$1.36 — compared to \$15–\$50 for finance and \$10–\$25 for education. Three reasons: music audiences skew younger with less purchasing power; videos are short (3–4 minutes = room for only one pre-roll ad); and many views are background play where no one is actively watching the ad.

### GEOGRAPHY IS THE BIGGEST FACTOR

Tier-4 countries (most of Africa and South Asia) average \$0.30–\$1.50 CPM. In Africa, only South Africa (\$6.50) has a meaningful ad market; most other African nations sit below \$2. Teddy Afro benefits significantly from his global diaspora audience — Ethiopian communities in the US (\$12–\$24 CPM), UK, Canada, Germany, Sweden, and Australia pull the blended RPM upward substantially.

## 📌 ESTIMATED YOUTUBE EARNINGS — TOP 10 TRACKS (~22.2M views in 48 hours)

SCENARIO	BLENDED RPM	48-HOUR EARNINGS	ASSUMPTIONS
Conservative	\$0.60	~\$13,320	Mostly Ethiopia-based traffic, minimal diaspora weighting
Moderate (most likely)	\$1.00	~\$22,200	Balanced mix — 60–70% domestic, 30–40% diaspora Tier-1 markets

<b>Optimistic</b>	\$1.50	<b>~\$33,300</b>	Heavy diaspora viewing, strong Q2 advertiser demand
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### 📌 FULL ALBUM PROJECTION (18 tracks, estimated ~28–30M views in 48 hours)

SCENARIO	48-HR EARNINGS	30-DAY PROJECTION	1-YEAR PROJECTION
<b>Conservative (\$0.60 RPM)</b>	~\$17,000	\$60K–\$100K	\$300K–\$500K
<b>Moderate (\$1.00 RPM)</b>	~\$29,000	<b>\$100K–\$170K</b>	<b>\$500K–\$900K</b>
<b>Optimistic (\$1.50 RPM)</b>	~\$43,000	\$150K–\$250K	\$750K–\$1.3M

#### 📌 ADDITIONAL REVENUE STREAMS (NOT INCLUDED ABOVE)

- Spotify — approximately \$0.003–\$0.005 per stream. If Etorika generates 10M Spotify streams Year 1 = additional \$30,000–\$50,000.
- Apple Music — historically pays better than Spotify, closer to \$0.01 per stream.
- YouTube Music Premium — share of subscription revenue based on watch time (separate from ad revenue).
- Content ID — revenue generated when others use his music in their videos. Can be substantial for a viral Ethiopian album.
- Live performances, merchandise, licensing, brand partnerships — historically these revenue streams dwarf streaming income for major artists.

#### 📌 THE 33 MILLION BIRR MATH

At the current USD/ETB rate of ~153, the 33 million birr Teddy Afro paid to exit his Sewasew contract equals approximately \$216,000. Based on the moderate projection, he will likely recover that investment from YouTube alone within 4–8 months — then keep everything after. By releasing independently, he captures 2–3× more of every dollar earned compared to what a standard label split would have delivered. This is what financial independence looks like when the numbers work.

📌 *IMPORTANT CAVEATS: These figures are informed estimates based on industry benchmarks, not official disclosures. Only YouTube and Teddy Afro know the actual numbers. Music RPMs vary widely across artists, songs, audiences, and seasons — the ranges above reflect the most likely outcomes, not guarantees. Real-world RPM can move significantly based on ad-blocker rates, Content ID disputes, and advertiser demand cycles.*

### 📌 THE CONTROVERSY MULTIPLIER — HOW DEBATE DRIVES VIEWS

**WHY ARGUMENTS ABOUT HIS MUSIC MAKE HIM MORE MONEY**

TikTok, Facebook, X, and YouTube are now saturated with Etorika content — fan celebrations alongside fierce opposition. Some Ethiopians embrace Teddy Afro's message of national unity. Others reject it, arguing it erases regional identities or carries political implications. This disagreement is not slowing the album down. It is accelerating it.

The mechanics of modern social media platforms reward engagement above all else — and engagement does not distinguish between love and anger. A viewer who watches a track to celebrate it and a viewer who watches it to critique it produce identical signals in the algorithm: a view, a comment, a share. Both trigger more distribution. Both generate ad revenue.

## 🔍 THE AMPLIFICATION LOOP — HOW IT WORKS

- STEP 1 — Someone posts a critical reaction to a track (TikTok video, Facebook post, X thread). This counts as engagement on the original song.
- STEP 2 — Supporters respond defending Teddy Afro. That is more engagement — additional comments, shares, quote-posts.
- STEP 3 — Each platform's algorithm interprets the activity as 'this content is interesting' and pushes it to more users who have not yet engaged.
- STEP 4 — New users encounter the debate, go to YouTube to hear the actual song, and add fresh monetized views. The cycle continues.
- STEP 5 — Both sides produce reaction videos, analysis posts, and duets. Each of those creates yet more touchpoints that send traffic back to the original album on YouTube — the monetized platform.

🔍 **The key insight:** Every person expressing outrage about the album on TikTok is — mechanically — helping Teddy Afro earn money on YouTube. Because the outraged post drives curiosity, curiosity drives search, search drives views, and views drive revenue.

## 🔍 TEDDY AFRO'S FIVE CONTROVERSY AMPLIFIERS THIS WEEK

AMPLIFIER	ALGORITHMIC EFFECT
<b>1. Government press ban</b>	The blocked press conference became the story itself. Every news outlet covering the ban linked to the album. The 'Streisand Effect' — attempts to suppress content often multiply its reach. Every Ethiopian who had never heard of Etorika learned about it through the ban coverage.
<b>2. Unity vs. ethnic-federalism debate</b>	The album's pro-unity themes put it at the center of Ethiopia's most emotionally charged political fault line. Opposition voices argue his message undermines regional identities; supporters argue it calls for cohesion. Both sides keep the album trending by arguing on the same platforms.
<b>3. June 1 election proximity</b>	Released seven weeks before a contested national election, the album became political content whether Teddy Afro intended it to be or not. Every political commentator, activist, and party supporter has used it to argue their position — driving exponential cross-platform engagement.

<b>4. TikTok duet &amp; remix culture</b>	TikTok's duet and stitch features allow users to react to audio clips. Every duet — critical or celebratory — uses Etorika audio, which generates Content ID revenue for Teddy Afro and drives traffic back to full tracks on YouTube. Millions of short reactions compound into millions of long-form views.
<b>5. Diaspora community splits</b>	Ethiopian communities in DC, Minneapolis, Toronto, London, and Stockholm are hosting their own debates — many of them live-streamed on Facebook and YouTube. These diaspora views are Tier-1 CPM views, worth 10–20× more per play than domestic Ethiopian views. Controversy in high-CPM markets is the most lucrative variety.

#### 📌 THE ENGAGEMENT MATH — WHY THIS IS NOT ACCIDENTAL

Researchers have studied this dynamic for years. A 2018 MIT study of Twitter found that false and emotionally charged information spreads 70% faster than neutral information and reaches its first 1,500 people six times faster. A separate academic analysis of politically controversial YouTube videos found that left-leaning and right-leaning content about the same event generated a combined 41.1 million views in just two weeks — numbers that calm, centrist coverage of the same event never approaches.

The internal mechanics are simple: algorithms optimize for engagement. Engagement means time spent, comments generated, and shares triggered. Anger produces all three at higher rates than calm. Leaked Facebook internal memos have stated bluntly: 'The more incendiary the material, the more it keeps users engaged, the more it is boosted by the algorithm.' This is true across YouTube, TikTok, Facebook, and X — the same architecture, slightly different knobs.

For Teddy Afro, this produces a counter-intuitive result: the people trying hardest to stop Etorika from being heard are, algorithmically, the most valuable promoters he has. Their outrage videos recommend his songs to audiences who would otherwise never encounter them. The government's press-ban did more to publicize the album than any press conference ever could.

#### QUANTIFYING THE CONTROVERSY BOOST

Industry estimates suggest politically charged viral content receives 2–5× the organic reach of neutral content of similar quality. If Etorika's baseline 48-hour performance without controversy would have been ~10–12 million views (strong by Ethiopian standards), the actual result of ~28–30 million views reflects roughly a 2.5–3× controversy multiplier. That translates directly to an additional \$10,000–\$25,000 in YouTube earnings in the first 48 hours alone — money generated by the debate itself.

#### 📌 THE MARAKI LESSON — UNDERSTANDING THE ATTENTION ECONOMY

This is not a celebration of outrage. It is a recognition of how the modern digital economy actually works. For every immigrant business owner, content creator, or public voice in our community, the lesson is twofold:

- What you post about matters less than whether people engage with it. Comments — even negative comments — are worth more algorithmically than silent views. This is why every business should encourage conversation on its posts, respond to both praise and criticism, and treat engagement as revenue.
- Controversy is a double-edged tool. It builds audiences quickly but can damage long-term trust. Teddy Afro built his reputation on consistent message-discipline for two decades — which is why his controversial content is credible. A new business trying to manufacture controversy without that foundation usually fails.
- Do not mistake the noise for the signal. The people arguing loudest about Etorika this week are not moving Teddy Afro's revenue needle — they are moving it. But the actual cultural value of the album is being decided quietly, by the millions of listeners who play it more than once. The arguments fade. The repeat plays are what build legacy.

📌 **The Maraki Principle:** In the attention economy, opposition is a form of promotion. Plan your business, your voice, and your public identity with the understanding that both praise and criticism will feed the algorithm that distributes you. The question is not whether to invite engagement — it is whether the engagement you attract will still be valuable to you five years from now.

## SECTION 8: DIASPORA FINANCIAL FOCUS | Ethiopian & Eritrean Family Focus

CURRENCY PAIR	RATE	WK CHANGE	YTD	ADVICE FOR SENDERS
<b>USD → Eth. Birr (ETB)</b>	~153–154 ETB	▼Slight dip	▲+18% YoY	Down from last week's 156.84 peak. Still historically strong. SEND — the rate remains excellent. June election may increase volatility.
<b>USD → Eritrean Nakfa</b>	15.00 ERN	Stable	Stable	Official rate unchanged. Licensed channels ONLY — no exceptions. No parallel market activity.
<b>USD → Euro</b>	~0.90 EUR	▼Weakening	▼-5% YTD	USD softened post-peace framework. Sending to Europe costs more EUR than 6 months ago.
<b>USD → GBP</b>	~0.77 GBP	▼Slightly weak	▼-5% YTD	British pound firm. Risk-on rotation into sterling supporting the currency.
<b>USD → Kenyan Shilling</b>	~129 KES	Stable	▲+2.1%	Kenya benefiting from regional stability. Favorable for East Africa senders. Remittances remain reliable.

📌 **MARAKI REMITTANCE TIP:** The dollar pulled back modestly against the Ethiopian Birr this week but remains ~18% stronger year-over-year. Use Remitly, Wise, or CBE's diaspora transfer service. Compare rates before every transfer — the spread between services can be 2–4 birr per dollar on larger sends. With Ethiopia's June 1 election now seven weeks away, expect rising volatility. If you

plan to send a larger amount for property or family needs, acting in the next 2–3 weeks likely captures the current favorable window. Avoid informal channels — they are illegal and unreliable.

## SECTION 9: TECHNOLOGY STORY — AI SURVIVES THE WAR

### STORY 1: The AI Trade is Officially War-Proof

Nvidia +6.2%, Meta +5.4%, Amazon +4.8%, Microsoft +3.9% this week. AI infrastructure names have now posted positive returns through the entire 8-week Iran conflict. The message: capital expenditure on AI is structurally disconnected from Middle East oil. Hyperscaler capex guidance for 2026 came in above consensus on every Q1 earnings call this week.

### STORY 2: Amazon Fuel Surcharge — One Month In

Amazon's 3.5% fuel and logistics surcharge on third-party sellers (effective April 17) has now completed its first full month. Early data: seller margins down 1.5–2.5% for most categories. About 60% of sellers have passed the cost through to consumers. Consumer price pressure on Amazon Marketplace is real and measurable.

### STORY 3: Cloud Infrastructure Resilience

Following the earlier strike on Amazon's AWS data center in Bahrain, major cloud providers have accelerated regional redundancy investments. AWS announced two new European regions. Microsoft Azure expanded in South Africa. For our community: if you use cloud-based services (QuickBooks, HR systems, healthcare apps), check your provider's data residency. **Always back up critical data locally.**

## SECTION 10: HEALTH CORNER — THE HIDDEN HEALTH COST OF RECORD-LOW SENTIMENT

### WHAT THE RESEARCH SAYS

This week's consumer sentiment reading of 47.6 — the lowest in 74 years — is not just an economic statistic. It is a public health warning. Chronic financial anxiety is one of the most well-documented drivers of physical disease in modern medicine, and the measurable effects start within weeks, not years.

When financial worry becomes chronic, the body stays in a low-grade 'fight-or-flight' state. Cortisol — the primary stress hormone — remains elevated around the clock instead of rising and falling naturally. Over time, sustained cortisol drives a cascade of physical effects: elevated blood pressure, disrupted sleep architecture, weakened immune response, insulin resistance, inflammation, weight gain around the midsection, and measurable increases in cardiovascular risk.

The American Heart Association reports that adults experiencing chronic financial stress have a 13% higher rate of heart attack and a 19% higher rate of stroke compared to peers with similar income but lower financial anxiety. The difference is not the money. It is the worry about the money.

For immigrant households, the stress is layered: financial pressure, TPS uncertainty, remittance obligations, family across continents. The body does not distinguish between these sources. It simply accumulates the load.

**ⓘ WARNING SIGNS YOUR STRESS IS BECOMING PHYSICAL:**

- Waking between 2–4 AM with racing thoughts about money — classic cortisol-spike pattern.
- Persistent tension headaches, jaw clenching, or teeth grinding at night.
- Digestive changes — new acid reflux, appetite loss, or stress-eating patterns.
- Catching every cold that goes around — immune system is down-regulated.
- Blood pressure creeping up at routine check-ups, even if you've never had hypertension.
- Chest tightness or heart palpitations, especially when checking bills or bank accounts.

**ⓘ WHAT OUR COMMUNITY CAN DO — EVIDENCE-BASED STEPS:**

- Get your blood pressure checked this month. Free at most pharmacies (CVS, Walgreens, Giant). If it is elevated, that is your body telling you what your mind is denying.
- Protect your sleep. A person sleeping 6 hours makes measurably worse financial AND health decisions than one sleeping 8. Dark room, no phone 30 min before bed, same sleep/wake time 7 days a week.
- Move your body 20 minutes daily. Walking is enough. Exercise is the single most effective natural cortisol regulator — more effective than any supplement.
- Limit caffeine after noon. Caffeine amplifies cortisol. If you are already stressed, that second cup of coffee is working against you physiologically.
- Use community — not isolation. The Ethiopian practice of sharing coffee and conversation (buna) is scientifically validated stress medicine. Social connection lowers cortisol measurably within minutes.
- See a doctor annually. Many immigrant families skip preventive care due to cost. Most health plans — including Medicaid in expansion states — cover an annual physical at zero cost. Use it.

**ⓘ** *If you are experiencing chest pain, shortness of breath, or signs of a cardiac event, call 911 immediately — do not worry about cost or insurance in the moment. If you are experiencing severe anxiety, depression, or thoughts of self-harm, the SAMHSA National Helpline is free, confidential, and available 24/7 in multiple languages: 1-800-662-4357. You are not alone.*

**ⓘ SECTION 11: MARAKI ECONOMIC LADDER™ — THIS WEEK'S LESSON**

STEP 1: WORK	STEP 2: CAREER	STEP 3: MISSION
<ul style="list-style-type: none"> <li>• Gas eased to \$3.78/gal this week. Your gas-cashback credit card still saves \$7–8 per fill-up. Keep the habit.</li> </ul>	<ul style="list-style-type: none"> <li>• AI is now officially war-proof and the strongest-returning sector. Any skills in data analysis, AI operations,</li> </ul>	<ul style="list-style-type: none"> <li>• The peace framework was built by human relationships — diplomats, mediators, 60 days of negotiation.</li> </ul>

<ul style="list-style-type: none"> <li>• Mortgage rates above 6.3% — do NOT rush to buy. Rent-versus-buy math strongly favors renting and saving the differential at 4–4.5% APY.</li> <li>• If you have variable-rate debt, this is the week to call your creditor and negotiate. Markets now price a Dec rate cut — point to that. Many creditors will reduce rates preemptively.</li> </ul>	<p>prompt engineering, or workflow automation command premium across industries.</p> <ul style="list-style-type: none"> <li>• Bank earnings beat this week — financial services hiring is active again. Healthcare and industrials also leading Q2 job postings.</li> <li>• TPS holders: build the 6-screenshot work-status folder on your phone this week. Know your citation. Carry your rights digitally.</li> </ul>	<p>Build your relationships as deliberately as you build your portfolio.</p> <ul style="list-style-type: none"> <li>• Gold hit a 4th straight weekly gain and is near its January record. Physical stores of value still outlast paper promises. Your grandparents knew this.</li> <li>• Share this broadcast with 5 people. Financial education builds collective generational wealth. That is Maraki's mission: 100,000 people per year.</li> </ul>
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**BEHIND THE MONEY — THE RATE HE DIDN'T LOCK**

**The House That Waited**

In September 2025, Samuel was pre-approved for a mortgage at 5.75%. He had the down payment. He had the offer letter. He wanted to wait 'until rates come down.' They didn't. The war pushed them back above 6.3%. His monthly payment on the same house he almost bought would now be \$340 higher.

He called his mortgage broker this week, discouraged. The broker said something unexpected: 'You saved for 14 months during the war. That is extra down payment. Run the numbers at the higher rate with the bigger down payment. You are not as far off as you think.'

Samuel ran the math. The extra \$18,000 he saved during the war reduced his principal. His new payment — even at 6.3% — was only \$110 higher than September's offer would have been. Not \$340. Waiting cost him something. Saving bought back most of it.

**The Maraki Discussion:** Every financial delay has two effects: the cost of the delay AND the savings accumulated during it. Most people see only the first. Run both numbers before you conclude you missed your moment. Discipline during uncertainty is often how you pay for the uncertainty.

**MARAKI BUSINESS CORNER — IDEA #013: HOMEBUYER READINESS COACHING**

<p><b>NATURE OF BUSINESS</b></p>	<p><b>MARKET OPPORTUNITY</b></p>	<p><b>AT A GLANCE</b>  <b>Capital: Very Low</b></p>
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<p>Coaching first-time homebuyers — particularly immigrant families — through credit building, down payment saving, loan pre-approval, and the actual buying process. Many immigrant households have income to support homeownership but lack guidance on the US-specific system of credit scores, mortgage products, and closing logistics.</p>	<p>Mortgage rates above 6.3%, median home price \$408,800, sentiment at record lows — this is the contrarian moment. Buyers need preparation for the next 6–18 months, not this week. Ethiopian, Eritrean, and broader African immigrant communities are historically underserved by traditional mortgage coaching.</p>	<p>📌 Startup: \$800–\$2,000</p> <p>📌 <b>Revenue: \$3,000–\$10,000/month</b></p> <p>📌 PRO TIP: Partner with a licensed loan officer or real estate agent for referral fees on successful closings.</p>
<p>📌 <b>MARKETING</b></p> <ul style="list-style-type: none"> <li>• Reach community through Ethiopian churches, Eritrean associations, and cultural gatherings.</li> <li>• Offer free 45-min 'Homebuyer Readiness Check' to generate leads.</li> <li>• Partner with Ethiopian and Eritrean real estate agents for cross-referrals.</li> <li>• Publish short Amharic/Tigrinya YouTube explainers on mortgage basics.</li> </ul>	<p>📌 <b>LEGAL</b></p> <ul style="list-style-type: none"> <li>• Coaching (not mortgage advice) requires no professional license in most states.</li> <li>• Register as LLC: ~\$50–100.</li> <li>• Business liability insurance: ~\$40–80/month.</li> <li>• Do NOT give legal or tax advice. Refer clients to licensed professionals.</li> </ul> <p>📌 consumerfinance.gov   hud.gov/counseling</p>	<p>📌 <b>FINANCE</b></p> <p>📌 Startup: \$800–\$2,000</p> <p>📌 Monthly overhead: \$150–\$400</p> <p>📌 Revenue target: \$3K–\$10K/month</p> <p>📌 <i>Charge \$500–\$1,500 per client for 3–6 month coaching package. Add \$500–\$1,000 referral fee per successful closing.</i></p>
<p>Maraki Economic Ladder™ — Idea #013   <a href="http://www.marakisolutions.net">www.marakisolutions.net</a></p>		

**📌 MARAKI CONCEPT — WHAT IS A 'SENTIMENT TROUGH' AND WHY DOES IT MATTER?**

**SENTIMENT TROUGH:** The moment consumer or investor confidence hits its lowest point in a cycle. Historically, sentiment troughs are NOT predictors of further declines — they are often the strongest signal that a market bottom is already behind us. The reason is behavioral: when expectations are depressed, any positive surprise produces outsized returns.

SENTIMENT LEVEL	S&P 500 NEXT 12 MO	CONSUMER MOOD	2026 PARALLEL
Euphoria (>90)	+4% on avg	'Everything is great'	2021 meme-stock era
Optimism (70–90)	+8% on avg	Typical good economy	Most of 2019
Worry (50–70)	+15% on avg	'Things are concerning'	Early 2024
<b>Trough (&lt;50)</b>	<b>+25% on avg</b>	<b>'Everything is terrible'</b>	<b>THIS WEEK (47.6)</b>

**The Maraki Application:** This week's sentiment reading of 47.6 — the lowest in 74 years — is historically associated with ~25% forward returns. This is NOT a guarantee. It IS a reason to stop panic-selling. When everyone feels terrible, markets usually don't need to get worse to rally. They just need to get less bad. Understanding this lets you hold through the moments when selling feels most emotionally justified.

## SECTION 12: WEEK AHEAD — APRIL 21–25, 2026

### THIS WEEK'S CRITICAL EVENTS

#### TUESDAY APRIL 21: Tech Earnings Week Begins

Microsoft, Alphabet, and Meta report this week. AI capex commentary will determine whether the tech rally has another leg. Any sign of capex deceleration = growth trade rotation. Any reaffirmation = new highs through May.

#### LATE APRIL: SUPREME COURT TPS ORAL ARGUMENTS

Haiti and Syria TPS arguments expected this week or next. 350,000 people directly affected. The ruling sets precedent for Ethiopia, Somalia, and all TPS countries. Watch for the exact argument date.

#### WEDNESDAY APRIL 23: Q1 GDP First Estimate

Consensus: 1.4% annualized. Atlanta Fed GDPNow tracking 1.6%. A print below 1% = recession fears return. A print above 2% = soft landing narrative confirmed.

#### ALL WEEK: IRAN PEACE FRAMEWORK NEGOTIATIONS

Day-by-day progress reports expected from the US-Iran 60-day window. Pickaxe Mountain is the sticking point. Any breakthrough → oil to \$70. Any stall → oil back to \$85.

#### THURSDAY APRIL 24: FOMC COMMUNICATIONS RESUME

Fed officials begin public remarks ahead of the April 30 meeting. Every word parsed for rate-cut signals. Markets pricing 45% chance of a December cut — any hawkish surprise from Powell colleagues will shake bonds and tech.

## SECTION 13: QUICK REFERENCE — KEY NUMBERS AT A GLANCE

ASSET / INDICATOR	VALUE	WK CHG	DAY (Fri)	CONTEXT
<b>Dow Jones</b>	48,612.44	▲+1.5%	▲+0.22%	Fourth straight weekly gain. Industrials led.
<b>S&amp;P 500</b>	7,012.88	▲+2.1%	▲+0.31%	NEW ALL-TIME HIGH. First close above 7,000 ever.
<b>Nasdaq Composite</b>	23,984.12	▲+2.8%	▲+0.48%	10-session winning streak. Longest since 2021.
<b>VIX (Fear Index)</b>	15.42	▼-19.8%	▼-3.2%	Below 16 for first time in 2026. Risk-on regime.
<b>WTI Crude</b>	~\$78/bbl	▼-5.1%	▼-0.8%	Back below pre-war levels. Strait traffic normalizing.
<b>Gold</b>	~\$4,831/oz	▲+1.2%	▲+0.3%	4th straight weekly gain. Near Jan record high of \$5,602.
<b>10-Yr Treasury</b>	4.22%	▼Easing	▼-0.02%	Down from 4.30%. Rate-cut odds rising.
<b>Gas (Natl Avg)</b>	~\$3.78/gal	▼Easing	Holding	Down from March peak of \$3.99. Still +17% YoY.
<b>Consumer Sentiment</b>	47.6	▼RECORD	—	LOWEST IN 74 YEARS. Below 2008, COVID, 1970s.
<b>Existing Home Sales</b>	3.98M ann.	▼-3.6%	—	Sharpest monthly decline in a year. Affordability squeeze.
<b>Median Home Price</b>	\$408,800	▲+1.4% YoY	—	Tight inventory keeping prices firm despite sales decline.
<b>Fed Funds Rate</b>	3.50–3.75%	HOLD	No change	Markets now price 45% chance of Dec cut.
<b>Bitcoin</b>	~\$78,250	▲+6.5%	▲+1.1%	New 2026 high. Risk appetite driving crypto.
<b>USD → ETB</b>	~153–154	▼Slight dip	Holding	Eased from last week's 156.84 peak. Still strong YoY.
<b>NVDA</b>	▲+6.2% WK	WINNER	▲Friday	AI capex guidance from hyperscalers beat expectations.
<b>XOM</b>	▼-4.2% WK	LOSER	▼Friday	Oil drop triggered profit-taking. Still +19% YTD.

ABOUT THE HOST

**Abnet A. Tessema — CFEI, MBA | CEO & Founder, Maraki Group | Host, AB Financial News**

Abnet A. Tessema is a Certified Financial Education Instructor, licensed insurance agent, and was a loan officer with over a decade of experience. He teaches business and marketing at the community level, building on his background as a university lecturer and radio host in Ethiopia. He hosts AB Financial News weekly and leads the Maraki Group ecosystem for immigrant financial empowerment.

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