

20-July-2024

# The CO-OP Magazine



## COOPERATIVES BUILD A BETTER FUTURE



Ministry of Trade,  
Industry and Cooperatives



Uganda Cooperative Alliance LTD



International  
Day of  
Cooperatives



## WHAT POSTA UGANDA CAN OFFER TO COOPERATIVES:

- 1 **POSTAL ADDRESSES (PHYSICAL & ELECTRONIC)**
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# message *from* THE EDITOR



*James Yesiga,*  
Editor

**T**he 2nd edition of the Coop Magazine is out! It is another Milestone as the Cooperators commemorate the International day of Cooperatives this 20th day of July 2024 under the theme "Cooperatives build a better future for all".



**Get inspired by the stories of success from across the country as cooperatives change the fortunes of their members/communities and so much more!**

In this edition learn about the Electronic Document and Records Management System that MTIC has put in place, be inspired by the degree course on cooperatives that is being

championed by the Uganda Cooperative Alliance with partners including Buganda Kingdom and the prospects of the cooperative bank rejuvenation.

Smell the coffee as Kibinge Coffee Farmers' Cooperative Society share their aromatic journey. Espy the unique cooperatives model that is led by the UFCC with our Korean Partners. Get inspired by the stories of success from across the country as cooperatives change the fortunes of their members/communities and so much more!

As you reflect on this year's theme "Cooperatives build a better future for all", book space in the 2025 Cooperative Magazine by sending an email to [info@acistafrica.com](mailto:info@acistafrica.com) where your cooperative shall show case its uniqueness and stories of positive change!

A great read and a great year to all of you cooperators. ■



JULY, 2024

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## For additional rights, contact

Africa Community Initiative for Social Transformation (ACIST)  
Block 664 Buganda Road Flats  
P.O. Box 103870 Kampala, Uganda, East Africa

**Tel:** +256 757 365 171

**Email:** [info@acistafrica.com](mailto:info@acistafrica.com)

**Website:** [www.acistafrica.org](http://www.acistafrica.org)

## Lead Author

James Yesiga

## Graphics (design + layout)

Alex Lubwama

0701 376943

[alexlubwama@yahoo.com](mailto:alexlubwama@yahoo.com)

[alexlubwama16@gmail.com](mailto:alexlubwama16@gmail.com)

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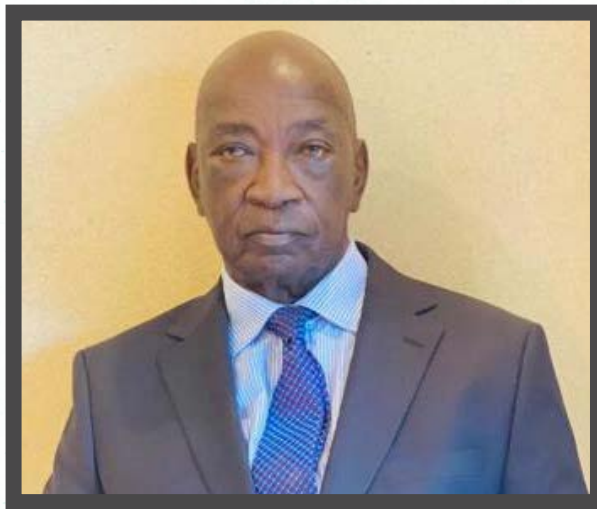
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THE REPUBLIC OF UGANDA



HON. MWEBESA FRANCIS

**MINISTER OF  
TRADE, INDUSTRY & COOPERATIVES  
(MTIC)**

## *Ladies and Gentlemen*

It is a great pleasure that I welcome you today on the occasion of the National Cooperative Symposium, held in celebration of International Cooperative Day. On this day every year, we honor the principles and achievements of the cooperative movement, which continues to be a cornerstone of our national economic development and social progress. This Symposium alone is a testament to the power of cooperatives and the vital role they play in our economy and society.

The Theme of this year's celebrations; "COOPERATIVE BUILD A BETTER FUTURE FOR ALL" is an endorsement that Cooperatives are key to building an inclusive economy for all. This is by empowering our population with ownership and voice in economic livelihoods that shape their lives. I am happy to note that Uganda's political, social and economic development has been and continues to be inseparably tied with the growth of the Cooperative Sector.

As we celebrate International Cooperative Day, let us look forward to the future with optimism and determination. The theme this year, is indeed a call to action for all of us. It challenges us to harness the potential of cooperatives to drive sustainable development, create decent jobs, and foster social cohesion.

Cooperatives embody the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. They are unique in their ability to combine economic and social goals, thereby fostering inclusive growth and sustainable development.

Today, as we gather to reflect on the achievements and future prospects of the cooperative movement, I would like to highlight a few key areas where cooperatives have made significant contributions:

### **Economic Resilience:**

- Cooperatives have demonstrated remarkable resilience in the face of economic challenges. By pooling resources and sharing risks, they have provided a stable source of income and employment for millions of people, particularly in rural and underserved communities.

### **Sustainable Development:**

- Cooperatives are at the heart of sustainable development. Their focus on long-term goals over short-term profits aligns with our national and global aspirations for environmental sustainability, social equity, and economic prosperity.

### **Social Inclusion:**

- Cooperatives promote social inclusion by empowering marginalized groups, including women, youth, and people with disabilities. They provide a platform for these groups to participate fully in economic activities and decision-making processes.

### **Innovation and Adaptation:**

- In a rapidly changing world, cooperatives have shown an impressive ability to innovate and adapt. Whether through embracing new technologies or developing novel business models, they continue to meet the evolving needs of their members and communities.

## **Improvement of quality and standards**

Cooperatives, in which ever sector they are engaged in, have been at the forefront on promoting high quality and standards. This has significantly played a pivotal role in local, regional and global trade, industry and sustainable development.

In this regard, the Ministry of Trade, Industry, and Cooperatives reaffirms its commitment to supporting the growth and development of cooperatives. We will continue to work closely with all stakeholders to create an enabling environment that fosters the success of cooperatives. This includes implementing policies that promote cooperative principles, providing capacity-building programs, and facilitating access to finance and markets. Our goal is to ensure that cooperatives continue to thrive and contribute to our national development.

In conclusion, I would like to extend my heartfelt appreciation to all cooperative members, leaders, and supporters for your unwavering dedication and hard work. Your contributions are invaluable to our nation's progress and the well-being of our people.

Let us continue to work together, in the spirit of cooperation and solidarity, to build a better, more inclusive, and sustainable future for all.

Thank you, and I wish you all a successful and inspiring symposium, and wonderful celebrations in Kibinge, Bukomansimbi tomorrow ■

**FOR GOD AND MY COUNTRY**







# Message From THE STATE MINISTER FOR COOPERATIVES HON. FREDRICK NGOBI GUME

**C**ooperatives are businesses that are controlled and owned by their members. The history of Cooperatives can be traced back to the colonial times in 1913 when peasants came together to oppose the exploitative terms of trade imposed on them by the Asian Traders through organized local middlemen. These groups came to form the first Cooperative Societies like Kanakulya Growers Association, Buganda Growers Association etc.

Cooperatives provide employment, investment opportunities, collaborative growth and even distribution of wealth. They are the easiest forms of business to form, democratic in nature and focused on delivering their mission to members.

**In recognition of the role cooperatives play in poverty reduction, the government has sought to create an enabling environment for cooperatives to develop and thrive.**

In Uganda, Cooperatives have not only increased tremendously, but are now engaged in diversified sectors as follows; Savings and Credit (SACCOs), Agricultural

Marketing, Transport, Dairy, Health, Housing, Fishing, Mining etc. To date we have a total number of 45,452 Cooperatives from 5,452 in 1986.

In recognition of the role cooperatives play in poverty reduction, the government has sought to create an enabling environment for cooperatives to develop and thrive. Government has just introduced, the Parish Development Model as well as EMYOOGA.

This year, Uganda will join the rest of the world in celebrating Cooperatives and their contribution to the socio-economic transformation of Uganda under the theme **"COOPERATIVE BUILD A BETTER FUTURE FOR ALL"**

These celebrations will be on 20th July 2024, at Misanvu Demonstration, Church of Uganda Primary School Grounds in Kibinge Sub-County, Bukomansimbi District.

The celebration of the Cooperatives Day is preceded by the Cooperatives week which will have the following activities;

- 1. Wednesday 17th July, 2024**  
– there will be tree planting in Victorious Senior Secondary School, Buwangala, Nawaikoke Sub-County, Bulamogi County in Kaliro District; starting at 9:00 am, Blood Donation and National Microfinance and Savings groups conference

at Hotel Africana starting at 9:00am. On the same day we will have Socio Corporate Responsibility activities at Buyoga Health Centre III, in Kibinge Sub-County in Bukomansibi District at 2:00pm.

## **2. Thursday 18th July 2024** there will be:

- a. The commissioning of Uganda Federation of Community Cooperatives -MG Offices in Buwama Trading Center in Mpigi District at 9:00 am,
- b. The launch of the medical camp at Buyoga Health Center III at Bukomansimbi.
- c. Sports Gala at 3:00pm at Buyoga Church Play Grounds.
- d. Launch of exhibition at 5:00pm Misanvu Demonstration Church of Uganda Primary School Grounds in Kibinge Sub-County in Bukomansimbi District.

## **3. Friday 19th July, 2024** there will be a Symposium starting at 9:00am at Marple Leaf Hotel, Masaka City.

Ladies and Gentlemen, as I conclude, I invite you to participate in the various activities that will be undertaken during the Cooperatives Week, and to attend the Cooperatives Day celebrations on 20th July, 2024 at Misanvu Demonstration, Church of Uganda Primary School Grounds in Kibinge Sub-County, Bukomansimbi District ■





# STATEMENT BY THE PS ON THE 102<sup>ND</sup> UN INTERNATIONAL DAY OF COOPERATIVES

P.S Geraldine Ssali

## *Dear Cooperators*

**T**his year's Cooperatives Day celebrations fell on the 6th of July. However Uganda will join the rest of the world to commemorate the 102nd ICA International Cooperative Day / 30th UN International Day of Cooperatives on 20th July 2024.

This year's theme: **Cooperatives build a better future for all.** It is an opportunity for various cooperative societies to exhibit high standards of inclusive and sustainable growth and also serve as stewards for protecting the environment and fighting climate change, through dialogue, democratic governance, and

shared ownership, cooperatives have set an example for peace and stability in the country by bringing together people from different walks of life on equal terms.

As we gather here today, it's important to understand the history of the International Day of Cooperative, here is a brief history of as to why we are celebrating this day.

In 1895, the ICA was formed and since 1927, it has observed every Saturday of July as the international cooperatives' day

In 1994, the UN recognized and reaffirmed, that cooperatives were vital to the world's economic, social, and cultural development, hence the UN General Assembly proclaimed the 1st Saturday of

July 1995 as the International Day of Cooperatives marking a centenary in its establishment.

The 2023 UN Sec Gen Report on cooperatives and social development acknowledges that cooperatives have a track record of promoting the economic and social development of people including marginalized groups

Cooperatives consistently show that they are resilient in times of social and economic crisis

The government of Uganda recognizes Cooperatives as its key partner in accelerating sustainable development and hence encourages the public to support the cooperatives' entrepreneurial eco-system, this can increase economic, social, and environmental impact in society.



With full understanding, that cooperatives are people-centered not capital-centered, they do not perpetuate on accelerated capital concentration, but through dialogue, democratic governance, and shared ownership, they set an example for peace and stability, fostering mutual understanding and respect.

The government is prioritizing cooperatives as we believe that cooperatives are the key to enhancing and uplifting the standard of living of its people and it also encourages the establishment of various types of cooperatives as of June 2024 the Ministry has registered a total of 42,248 cooperatives countrywide. These various



**In a bid to promote cooperation, the Government through the able leadership of H.E Yoweri Kaguta Museveni, has put in place a number of programs which have been set up through cooperatives to foster social economic development for the citizenry**

Cooperatives have the potential to achieve a better future for all

In a bid to promote cooperation, the Government through the able leadership of H.E Yoweri Kaguta Museveni the President, has put in place a number of programs which have been set up through cooperatives to foster social economic development for the citizenry, these include:

The Parish Development Model (PDM), Emyooga, War loss compensations among others which have accelerated the growth of economic, social sector.

#### **The aim of the commemorating the day is:**

- Underscore the contribution of the Cooperative movement to the resolution of major problems addressed by the

United Nations.

- Increase awareness of the role of Cooperatives in our Economy
- Strengthen and extend the partnerships between the international Cooperative movement and other actors including governments, at local, national, and international levels.

The government is prioritizing the revival of cooperatives We are well aware of the role of co-operatives in socio-economic development such as the creation of jobs, improvement of member income, enhancement of agricultural production and productivity and the promotion of value addition and social stability and, as such, the government is prioritizing the revitalization and development of co-operatives. currently, more than 43,248 co-operative societies are registered and regulated by the **Registrar of Cooperative Societies**, with the majority of these being savings and credit cooperative societies and agricultural marketing cooperatives. Other cooperatives are in the energy, health, and transport sectors, while over 105 cooperatives are market-based.

The Ministry of Trade, Industry and Cooperatives launched the Cooperatives Registry Management Information System (CRMIS) <https://coopmis.mtic.go.ug/> on 14th March 2024 in Mbarara City. The system is a web-based cooperative management system that will enable e-registration of cooperatives, payment using mobile money and VISA, e-certification of documents, e-reservation of names, e-search of cooperatives, onboarding of already existing cooperatives and so much more that happens along the service delivery chain of registration and management of cooperative societies at the Ministry.

However, in order to realize government efforts on cooperatives, the nation/Public must understand how cooperatives are formed and managed to form new ones or join the existing ones to be able to attain economic prosperity.

I Congratulate all the Cooperative today and continue to encourage everyone to utilize these available government programs for the development of us all ■

**FOR GOD AND MY COUNTRY**





# *Statement* **BY THE REGISTRAR OF COOPER- ATIVES ON COOP DAY 2024**

*Bob Barigye*

**I** congratulate you all on this occasion when we join the rest of the World to commemorate the 30th UN Day of Cooperatives / 102nd ICA International Cooperative Day, 2024.

This day is intended to increase awareness and appreciate the role played by Cooperatives in human development and social-economic transformation. It is therefore important that activities undertaken during the Cooperative week are linked to the provision of a decent working environment.

This year's theme **"Cooperatives Build a Better Future for**

**All"** is an endorsement that Cooperatives are key to building an inclusive economy for all. This is by empowering our population with ownership and voice in economic livelihoods that shape their lives. I am happy to note that Uganda's political, social and economic development has been and continues to be inextricably tied with the growth of the Cooperative Sector. Government therefore recognizes the need for development of cooperatives and this is outlined in the National Development Plan.

It is important to note that the Government has been committed to reviving the Cooperative Sector over the past three

decades. In recognition of the role Cooperatives play in poverty reduction, the Government has created an enabling environment for Cooperatives to develop and thrive. The Theme indeed, suitably fits into the socio-economic intervention our government has just introduced, the **Parish Development Model**.

Let me take this opportunity to inform the country that the Parish Development Model (PDM) is the new service delivery mechanism for improving incomes and welfare of Ugandans at household level. It is a government approach to development as envisaged under NDP IV, with the Parish as the lowest administrative and



operational hub for delivering services closer to the people and hence foster local economic development.

As you may be aware, 21.4% of our people live in absolute poverty, according to the Uganda National Household Survey of 2019/20 (UBOS 2020). Majority of these households earn their livelihoods from hand to mouth. To address this challenge, the Government has implemented a number of interventions that include the National Agricultural Advisory Services, Entandikwa, Bona Bagagawale and the ongoing EMYOOGA Program. The problem has however persisted and majority of the rural community households still live in absolute poverty.

PDM is therefore a multi-sectoral strategy, to create social economic transformation by transforming, into money economy, the 39% of Ugandan households that are stuck in the subsistence economy. This is by using the parish/ward as the epicenter for development.

Production, Storage, Processing and Marketing, is the vehicle to organize the subsistence households into Enterprise Groups and support them to focus on the most viable enterprises, improve their yields, ensure quality, engage in bulking, processing and marketing.

The Model (PDM) include Infrastructure and Economic Services; Financial Inclusion; Social services; Community Mobilization, Mindset change and crosscutting issues; Parish Development Management Information System; Governance and administration. These pillars are interdependent and shall therefore complement each other to ultimately bring about development at the Parish level. Government will put UGX 100 million every year in every

Parish. Every household will be allowed to borrow and engage in production.

The evolvement of the PDM into a Cooperative; is therefore clear testimony that the Government of Uganda believes Cooperatives can make a significant contribution to Employment, Poverty reduction, reducing Hunger and Financial Inclusion. This Year's Celebrations is therefore a watershed event and a strong Statement of Recognition. Through their distinctive focus on Values, Cooperatives have indeed proven themselves as a resilient and viable business model that can prosper the people even during difficult times, as we recently witnessed during COVID-19 lockdown. This success has helped prevent many families and communities from sliding into poverty.



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Inclusion.**

As you all know, Government in 2020 put in place EMYOOGA program. EMYOOGA SACCOs were created as cooperative Societies based at the constituency level

and registered by the Registrar of Cooperatives societies with a membership of parish-based savings associations.

The categories include;

1. Market Vendors
  2. Produce Dealers
  3. Women Entrepreneurs
  4. Boda-Boda riders
  5. Carpenters
  6. Saloon Operators
  7. Taxi Operators
  8. Restaurant Owners
  9. Welders
  10. Youth Leaders
  11. Persons with Disabilities
  12. Mechanics
  13. Tailors
  14. Journalists
  15. Performing Artists
  16. Veterans
  17. Fishermen and
  18. Elected Local Leaders
- Government has so far disbursed seed capital amounting to **UGX 248.36BN** benefitting **6,892** EMYOOGA SACCOs. consisting of a total **4,114,200** members, **2.1TN** benefitting **10,678** PDM SACCOs and **1.1M** members per householders.

The evolvement of the PDM into a Cooperative; is therefore clear testimony that the Government of Uganda believes Cooperatives can make a significant contribution to Employment, Poverty reduction, reducing Hunger and Financial Inclusion. This Year's Celebrations is therefore a watershed event and a strong Statement of Recognition. Through their distinctive focus on Values, Cooperatives have indeed proven themselves as a resilient and viable business model that can prosper the people even during difficult times, as we recently witnessed during COVID-19 lockdown. This success has helped prevent many families and communities from sliding into poverty.

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## EMYOOGA Savings

Out of this initiative alone, UGX 64BN savings had been internally mobilized by over these groups. This has increased the capacity of the EMYOOGAs to extend credit to its members.

## Beneficiaries and Jobs Created

A total of **1,916,018** individual beneficiaries and **965,344** employment opportunities have been created with the representation of **35% Women**, **20% Youth** and **3% PWDs** countrywide.

This Government, therefore recognizes the importance of Cooperatives in wealth and employment creation, to achieve the National Development Plan

goal of *“Increased Household Incomes and Improved Quality of Life of Ugandans”*.

When the NRM Government captured power in 1986, there were only about **5000** Cooperatives. As we talk now, there are more almost **40,000**. SACCOS alone have increased from **93** to **45,428** including the Parish Model SACCOS, which are new.

In addition to their invaluable contribution to individual prosperity and to our National Economy, Cooperatives in Uganda have played an integral role in fostering national unity and cohesion. It is for this reason that Government has placed the Cooperative Sector at the heart of our National Development Agenda; It is in this spirit that Government is kin on re-establishing the Cooperative Bank. This will help fill the existing agricultural financing gap.

Government is aware that the full potential of Cooperatives in

fostering development is yet to be harnessed due to both internal and external problems. The government is cognizant of these challenges and we are striving to address them to the biggest extent possible.

In this regard, Government has already initiated a number of Policy and Regulatory measures which are not only designed to create an enabling environment for Cooperative enterprises to thrive but also to solve the other structural bottlenecks. The current contradictions, especially in the SACCO Sector, will be addressed.

Government is working on measures to address the problem of Quality Standards of our agricultural produce. In this connection, the responsible agencies will be strengthened to effectively address this challenge

**FOR GOD AND MY COUNTRY**

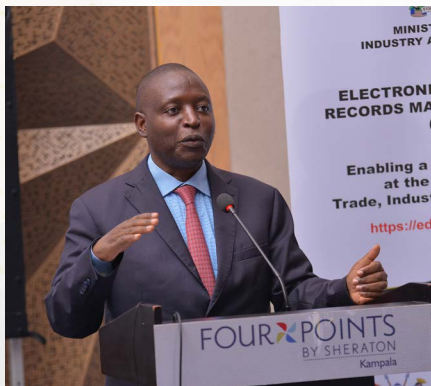


**ACIST Editorial Team**



# LAUNCH OF THE ELECTRONIC DOCUMENT AND RECORDS MANAGEMENT SYSTEM (EDRMS)

*The Ministry of Trade Industry and Cooperatives in a bid to improve service delivery launched the EDRMS on 18th November 2023. The System was developed to provide the requisite modules to facilitate records/document creation, usage, search and retrieval, storage, processing and maintenance, transfer and disposal throughout the active, semi-active, and inactive records lifecycle. The System was built in consideration of the relevant laws, regulations, guidelines, and standards in order to enhance Records and Information Management in Ministries, Departments, Agencies, and Local Governments for efficient and effective service delivery in Uganda. Citizenry*



The EDRMS has the following key benefits;

- 1** Improved response time to correspondences and communications which will in turn promote efficiency. These correspondences can be tracked
- 2** Solves the issue of space constraint which is a major challenge at MTIC by freeing up valuable office space which was being taken up by paper records.
- 3** Reduce the cost of supplies such as toner and paper. The costs of using paper inefficiently in the workplace are too significant to be ignored.
- 4** Increased productivity and staff performance since all assigned tasks will be easily monitored by the Responsible officer who can ably tell where delays are in the processes and which officer to hold accountable.
- 5** More significantly is the time that will be saved from all the staff time wasted adjusting printers and copiers, filing documents, and then trying to find them again most often just to throw them away again. This time will be salvaged and used for other key functions/assignments.
- 6** Evidence-based decision-making and planning since all the information materials required will be easily accessible and shareable.





# Launch Of Electronic Document & Records Management System









# THE 2024 **GAME CHANGER**



**Mary Amumpaire**  
**SENIOR ICT OFFICER, MTIC**

## **THE COOPERATIVES REGISTRY MANAGEMENT INFORMATION SYSTEM -CRMIS [HTTPS://COOPMIS.MTIC.GO.UG](https://coopmis.mtic.go.ug)**

**1** 4th March 2024 saw the unveiling of a new Era at the Ministry of Trade Industry and cooperatives. A new system to manage the registration of cooperatives on line was unveiled.

The Cooperatives registry management system is a web-based system that will enable e-registration of cooperatives, payment using mobile money and VISA, e-certification of documents, e-reservation of names, e-search of cooperatives, onboarding of already existing cooperatives and so much more that happens along the service delivery chain of registration and management of cooperative societies at the Ministry.

Traditionally, the Department of cooperatives received applications manually from the cooperative societies. These societies are spread across over 135 districts and municipalities while with CRMIS societies can submit their

applications online.

The registration process was painfully long, and it was possible to wait for over six (6) months to receive the certificate of registration if they lacked a few of the required documentation.

With the Manual process, It was impossible to tell the status of your application

Payment was strictly to the bank and this made it hard for cooperators. Confirmation is also not immediate and Verification is to.

To ensure faster application, registration, and issuance of certificates and ensure real-time, disintegrated capture of all cooperatives and SACCOS in all parts of the country, the Ministry deemed it appropriate to develop a Cooperatives Registry Management Information System.

While in the system, the intending cooperatives can:

- Carry out Name Search to ascertain if their proposed name already exists or not
- Carry out Name reservation; here the Cooperatives will submit three preferred name choices which will be searched in the database of existing cooperatives and the suitable choice of name will be issued.
- Registration of new cooperatives:- New cooperatives that seek to register their cooperatives can do so online without coming physically to the Ministry.
- Existing cooperatives on being on boarded onto the system will be able to
- Have their Certificates issued Electronically
- File annual returns.
- Apply for permanent registration.
- Carry out detailed Cooperative Information Search
- Be able to do Document Certification
- Submit Maximum liability



- request
- Pay via any convenient channels: Mobile money, Bank or VIS

### So; What are the key benefits of implementing a CRMIS for cooperatives?

- Self-registration by cooperatives societies, recommendation by DCOs and e approvals by the MTIC staff. There will no longer be need for the long travels, waits and uncertainty of status of applications..
- Payment through mobile money, VISA, bank, and real time reconciliation
- Electronic certificates are issued online to cooperatives.
- Online name search for already existing names and getting the right naming criteria.
- Cooperatives registration progress and status.
- Notification on progress
- Filing and approval of annual returns.
- Application for permanent registration.
- Cooperative Information Search.
- Document Certification
- Maximum liability request

### Features and Capabilities (This can be designed)

- Online Name Search and Reservation
  - Feature: Simplifies the process of finding and reserving names for new cooperatives.
  - Benefit: Cooperators can

easily search for and reserve their preferred cooperative names online, ensuring uniqueness and compliance with naming regulations.

- Seamless Online Registration
  - Feature: Enables the online registration of new cooperative societies.
  - Benefit: Cooperators can register their cooperatives from anywhere, reducing the need for physical visits to the Department of Cooperatives.
- Electronic Issuance of Certificates
  - Feature: Facilitates the electronic issuance of registration certificates.
  - Benefit: Registered cooperatives receive their certificates quickly and securely via the online system, eliminating delays associated with manual processing.
- Filing and Approval of Annual Returns
  - Feature: Allows cooperatives to file and get approval for their annual returns online.
  - Benefit: Streamlines the annual reporting process, ensuring compliance and timely submission of returns.
- Cooperative Information Search
  - Feature: Provides a searchable database of registered cooperatives.
  - Benefit: Cooperators and the public can easily access information about existing cooperatives, enhancing transparency and collaboration.
- Document Certification and Maximum Liability Requests
  - Feature: Enables online document certification and requests for maximum liability.
  - Benefit: Simplifies administrative tasks, allowing

cooperatives to focus on their core activities.

- Onboarding of Existing Cooperatives
    - Feature: Integrates existing cooperatives into the digital system.
    - Benefit: Ensures all cooperatives, new and existing, are managed under a unified system, promoting consistency and efficiency.
  - Mobile and Bank Payment Integration
    - Feature: Supports payments via mobile money and bank transfers.
    - Benefit: Provides flexible and convenient payment options for cooperatives, facilitating timely fee payments and financial transactions.
- A number of people will definitely be worried about Data and Security but these have been catered for in the development of the CRMIS an number of features to ensure security and privacy of sensitive data
- Data Encryption: Protects data in transit and at rest.
  - User Authentication and Authorization: Uses multi-factor authentication to secure access.
  - Access Controls: Implements role-based access controls.
  - Audit Trails: Keeps detailed logs of user activities.
  - Regular Security Audits: Conducts assessments to identify vulnerabilities.
  - Data Backup and Recovery: Regular backups and a disaster recovery plan.
  - Compliance with Legal Standards: Adheres to data protection laws like the Data Protection and Privacy act.
  - Secure Communication Channels: Uses HTTPS and SSL/TLS protocols.

...continued on next page »



- Periodic Security Training: Educates users on security practices.
- Incident Response Plan: Prepares for quick action in case of breaches.

### Existing cooperatives considering onboarding/ accessing the system should have;

- National IDs of the Cooperatives Representatives on the leadership team
- Cooperatives Registration Certificate
- Cooperatives Official Telephone
- Cooperatives Official Email Address (Note: This should belong to the cooperatives society not an individual, If the Cooperatives does not have an official email address, they should create one)
- Link for inputting your details to get started to be onboarded>><http://tiny.cc/cooponboarding>







## FOR FURTHER INFORMATION PLEASE CONTACT THE

Ministry of Trade, Industry and Cooperatives;  
CRMIS Link>> <https://coopmis.mtic.go.ug>  
Farmer's House, Plot 6/8, Parliamentary Avenue  
P. O. Box 7103, Kampala – Uganda

**Tel:** +256 312 324000/+256312324268, **Email:** [mintrade@mtic.go.ug](mailto:mintrade@mtic.go.ug)  
**Website:** [www.mtic.go.ug](http://www.mtic.go.ug), **Twitter:** [mtic\\_uganda](https://twitter.com/mtic_uganda) **Facebook:** [mticuganda](https://facebook.com/mticuganda)  
**Youtube:** [@mticuganda](https://youtube.com/mticuganda)

The system has been possible with support from USAID, Feed the Future Uganda, Institutional and Systems Strengthening (ISS) Activity



# About UGANDA COOPERATIVE ALLIANCE

**U**ganda Cooperatives Alliance (UCA) is an umbrella organization for all cooperatives in Uganda established in 1961. It serves as the voice of the cooperatives movement at both the national and international level with a mandate to recommend to Government on matters of policy relating to cooperatives arbitration, lobby and advocacy and represent cooperatives' interests, capacity building of cooperators in cooperative business practices, provide business skills, development support, advisory services and mobilize resources for cooperative movement in Uganda.

Uganda Cooperative Alliance has been engaging in a number of activities that are aimed at driving the cooperative movement and they include the following

## Uganda Cooperative Alliance Incorporating Cooperative Education with MUBS and MOSH University of Tanzania



**Photo:** General secretary UCA, CPA Ivan Asiimwe, Prof. Moses Muhwezi, Assoc.Proffesor Racheal Mindra and other members of UCA.

A team from Uganda Cooperative Alliance (UCA) led by the General Secretary, CPA Ivan Asiimwe held a very important meeting at Makerere University with the Principal, Prof. Moses Muhwezi and Assoc. Proffesor Racheal Mindra, Dean at the faculty of commerce, to discuss a proposal

on cooperative education at the institution incorporation with Mosh University in Tanzania a great opportunity for cooperators and the entire nation. This aims at transforming and raising cooperative education in higher education institutes



# The Establishment of the National Cooperatives Bank.



**Photo:** A group photo with the State Minister for Cooperatives, Hon. Frederick Ngobi Gume, Members of Parliament, Board members of UCA and participants in Fort Portal City, Mid-Western region.

The establishment of the National Cooperatives Bank marks an essential movement in the cooperatives movement. Uganda Cooperative Alliance with support from the Government through the subvention, conducted a country-wide tour to five regions of Uganda conducting trainings on capacity building of cooperatives

and consulting cooperators about the establishment of the National Cooperative Bank. The training started in the North in Gulu city on the 2<sup>nd</sup> – 3<sup>rd</sup> May 2024, Mid-West in Fort Portal City 6<sup>th</sup> – 7<sup>th</sup> May 2024, in the West, Mbarara City 8<sup>th</sup> – 9<sup>th</sup> May 2024, in the Central, Kampala City 14<sup>th</sup> – 15<sup>th</sup> May and finally in the East, Mbale City 16<sup>th</sup> – 17<sup>th</sup> May 2024. The establishment of the Cooperative Bank is aimed at creating a financial backbone for cooperators across Uganda in addition to serving the needs of cooperatives and their members.

The bank is committed to supporting economic growth and social well-being of cooperators through offering affordable credit and financial advisory services. The National Cooperatives Bank will play a crucial role in enhancing the financial stability and growth of cooperatives.

# The Partnership Launch between Uganda Cooperatives Alliance, Equity Bank, and Uganda Central Cooperatives Financial Services Funded by International Fund for Agricultural Development On Africa Rural Climate Adaptation Finance Mechanism(Arcafim)

A significant Memorandum of Understanding for a trilateral partnership was signed on the 19<sup>th</sup> June 2024 at Sheraton Hotel, between Uganda Cooperative Alliance Limited (UCA), Equity Bank Uganda Limited (EBUL), Uganda Cooperative Savings and Credit Union(UCSCU) and Uganda Central Cooperative Financial Services Limited (UCCFS) and funded by International Fund for Agricultural Development (IFAD) on Africa Rural Climate Adaptation Finance Mechanism (ARCAFIM) aiming at

advancing financial solutions and fostering climate-resilient initiatives.

The role of UCA under this partnership lies in line with Capacity building, Policy and advocacy, research and development, monitoring and evaluation, knowledge sharing and networking, lobbying for funds and incentives from Equity Bank and other sources to help cooperatives all over the country.



# The signing ceremony



## The Partnership between Buganda Kingdom and Uganda Cooperative Alliance.

On the 1st October 2021, Uganda Cooperatives Alliance signed a Memorandum of understanding with the Kingdom of Buganda. This partnership reflects on both the kingdom's strategic priorities for cooperative development within Uganda Cooperative Alliance's strategic intent and mandate.

The MOU encompasses various areas of collaboration including cooperative education, capacity building and resource mobilization. ■



*Photo: A group photo of Buganda kingdom officials and Uganda Cooperatives Alliance members*



## CHECKLIST FOR FORMING A CO-OPERATIVE

S/N	DESCRIPTION	YES	NO
1	The minimum number of persons required to form a Co-operative is thirty (30). Cap112 section 5(2b)		
2	The society should elect an interim Committee from its members.		
3	The interim Committee should preferably be an odd number of persons (between five (5) and nine (9)).		
4	Four (4) error-free copies of bye-laws should be submitted to the Department through the respective District Commercial Officers.		
5	A copy of the <b>Co-operative Societies Act, Cap 112 (as amended) and the Co-operative Societies Regulations should be acquired by the cooperative.(Should be presented before registration for confirmation)</b>		
6	Financial statements (income statement and balance sheet). A comprehensive schedule of <b>all shareholders showing shares</b> held by each member, entrance fees, shares, savings and loans if any.		
7	Photocopies of National ID for the <b>founder members</b> and their respective telephone contacts (NOTE; Names and signatures on national ID should correspond with names on application form) – <b>Use the template on the reverse side</b>		
8	Enclose passport size photographs of respective people to handle the Society's bank accounts. (Chairman, Vice Chairman, Secretary, Treasurer). <b>Note. Either of the above persons or the District Commercial Officers is the only ones mandated to follow up on the registration and documents will only be handed over to them.</b>		
9	Recommendation letter from the District Co-operative/Commercial Officer of your area of operation.		
10	Founder members should undergo training in cooperatives prior to submission of the application documents. Training report should be attached, signed by the founder leaders and the District Commercial Officers		
11	Name of society should specify the activity, common bond and area of operation N.B Non-existent name should be used after checking with the registrar's office		
12	In case it was a company or association proof of de-registration letter(s) should be attached plus the letters acknowledging the process from the respective authorities		
13.	In order to promote gender inclusiveness, you are encouraged to adopt a 40/60 ratio policy. This means that if 40% are females, then 60% should be males and the vice versa. <b>N.B.:</b> <b>Summary of the breakdown should also be included on the members' schedule i.e. Youths (Male/Female), Sex, PWDs (Persons With Disabilities)</b>		
14.	Cooperatives should have emails, postal address and telephone contacts for ease of communication.		



# EMPOWERING UGANDA'S YOUTH THROUGH AGRIBUSINESS INNOVATION AND ACCESS TO FINANCE

**T**he Strengthening Capacity for Youth Agribusiness Development in Uganda (SCADU) project is a comprehensive initiative aimed at fostering sustainable youth employment within various agricultural value chains. The project's primary objective is to address the pressing issue of youth unemployment in Uganda by empowering young individuals with the necessary skills, knowledge, and resources to engage in agribusiness and entrepreneurial agricultural ventures. SCADU is funded by Korea International Cooperation Agency (KOICA) supported by the government of Uganda through the Ministry of Agriculture, Animal Industry and Fisheries (MAAIF) as the implementing partner.

As part of the Strengthening Capacity for Youth Agribusiness Development in Uganda (SCADU) project, the Korea Agribusiness Innovation Center (K-ABIC) was established in the central region of Kampala, Uganda. K-ABIC is a Non-Profit making innovation center that serves as a central coordinating office dedicated to the development of capacity-building programs and the provision of agricultural-related services to cater to the diverse

needs of young people. It is a key component of SCADU's efforts to empower youth in agriculture. K-ABIC is set to establish regional centers country wide that are within the four regions (Central-Kampala, Western- Kabarole, Northern- Lira, and Eastern- Mbale). Beneficiary youth are selected and trained to build their capacity into agribusiness value chain.

## Financial Support and Startup Funding

One of the standout features of the SCADU project is its commitment to financial empowerment. Beyond training, the initiative establish a revolving fund, enabling youths to access crucial startup capital through financial cooperatives supported by the project. Additionally, 100 entrepreneurial teams will receive start-up fund according to the submitted business plan, catalyzing innovative ventures that promise to transform local economies and empower communities.





## The MG Model: Bridging Cultures, Building Futures

Central to the SCADU project's implementation strategy is the MG (Saemaul Geumgo) model, a proven framework for community-driven development originally from Korea. Adapted and registered in Uganda under the Ministry of Trade, Industry, and Cooperatives (MTIC) and being implemented by Uganda Federation of MG Community Credit Cooperatives (UFCC); the MG model emphasizes self-help, mutual aid, and cooperative entrepreneurship. This model will be instrumental in establishing MGs in five strategic regions of Uganda — Central, Eastern, Western, Northern, and West Nile — thereby decentralizing support and ensuring widespread impact.

## Partnerships and Collaborative Efforts

Collaboration lies at the heart of the SCADU project's success. In partnership with Uganda's Ministry of Agriculture, Animal Industry, and Fisheries, as well as the National Agricultural Research Organisation (NARO), K-ABIC is driving forward a collective vision of sustainable agricultural development. By leveraging local expertise and international best practices, the initiative aims to create a supportive ecosystem where innovation flourishes and young agripreneurs can thrive.

## Looking Ahead: A Bright Future for Ugandan Agriculture

As the SCADU project unfolds over its five-year trajectory (2022-2027), its impact is expected to resonate far beyond the confines of individual training sessions or startup grants. It represents a pivotal opportunity to harness Uganda's rich agricultural potential, empower its youth, and foster inclusive growth that benefits communities across the nation. With each empowered youth and each thriving cooperative, the SCADU project is sowing the seeds for a sustainable future where agriculture serves as a cornerstone of economic prosperity and social well-being.

## For More Information

To learn more about the SCADU project, its initiatives, and how you can get involved, visit the Korea Agribusiness Innovation Center (K-ABIC) official website: [www.kabicug.com](http://www.kabicug.com) or contact them via their official channels. Together, let's cultivate innovation, empower youth, and transform Uganda's agricultural landscape for generations to come. ■



# COOPERATIVE VALUES

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

## Cooperative Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

### 1. Voluntary and Open Membership

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### 2. Democratic Member Control

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in a democratic manner.

### 3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

### 4. Autonomy and Independence

Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

### 5. Education, Training, and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

### 6. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

### 7. Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.





# AMDA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD CELEBRATED 10 YEARS OF INCREASED MEMBERSHIP AND A LOT MORE



## Mission

### We aspire:

"To become a leading SACCO, while promoting members' prosperity holistically in AMDA".



## Vision

### We envision:

"To mobilize financial resources and offer affordable credit facilities to promote economic empowerment of members".



In 2012 when the Arch Diocese of Mbarara Development Association (AMDA) leaders chose to add economic empowerment on to their Spiritual Development and Unity pillars in order to enable their members pool money together to facilitate their growth, little did they know that it would get to the level it is now. Housed at Block 667 at Buganda Rd Flats, AMDA SACCO has grown from a humble 122 members in 2012 to over 800 in 2024. AMDA SACCO basks in multiple successes;

- Membership in 2024 is at 863 from 122 in 2012; expected to rise to 1,036 in 2026
- Loan Portfolio is at 2,973,173,087 from 52,998,400 in 2012; expected to rise to 3,567,807,704 in 2026
- Voluntary Savings is at 519,041,850 from 1,219,200 in 2012; expected to rise to 622,850,220 in 2026
- Members share capital is at UGX 2,038,865,000 from 65,455,000= in 2012 and is expected to rise to 2,446,638,000
- Net Surplus/ profitability is at 526,900,000 from 3,703,601 in 2012 and is expected to grow to 632,280,000 in 2026
- Dividends paid out per share in 2023 was at 2200 from 1,000 in 2012 and will rise to over 3000 in 2026
- Reserves is at 400,370,274 from 4,784,952 and is expected to rise to 480,444,329 in 2026.



**AMDA OFFICES  
BUGANDA ROAD FLATS  
BLOCK 668**



**P. O. BOX 26956  
KAMPALA - UGANDA**

**amdasacco2012@gmail.com**



**0787809377  
0782788679**



# DIGITAL BANKING

## ► Boosts trust of members, spurs expansion of Community Credit Cooperatives

*By Henry Lutaaya*

**M**r. Ssempewo Paul, a resident of Kiwamirembe in Bukooba Parish, Seekanyonyi sub county in Mityana district used to spend half a day or more traveling to and from Mityana whenever he wanted to access banking services.

This was before the advent of Kiwamirembe, a branch of Bukooba Community Credit Cooperatives aka Bukooba MG, one of the successful financial community credit cooperatives, modeled on Korea's village banks. MG is short form for 'Maul Geumgo' which means 'Village Bank, in Korean.

The advent of Kiwamirembe branch in 2020 eliminated Ssempewo's pain that arose from having to move 18 kms to and from Mityana. However, he

still had to visit the local bank to deposit or withdraw money.

This challenge too was overcome in 2023 .when the management of Uganda Federation of Community Credit Cooperatives (UFCCC), the umbrella association for all MGs in Uganda, with support from Korean Federation of Community Credit Cooperatives(KFCC), introduced a couple of digital solutions that put banking services into the hands of members.

Over the last two years, KFCC has equipped 16 of the 18 MGs which are located in Mpigi and Mityana districts, with computers that are loaded with software that allows staff to keep records of members.

In addition, a partnership was struck between UFCC and Ugandan telecom operators to make it possible for members to enjoy mobile banking using their

phones.

With stewardship from Mr. Andy Kim, KFCC's representative in Uganda, the voluntary staff of the MGs have been trained not only in book keeping skills, but also equipped with computer knowledge that allows them to manage members' records electronically.

In a recent interview with Mr. Kim, he noted that with the increase in the number of members across the MG spectrum, it was necessary to embrace digital solutions to ease transactions.

He noted however that through training, the voluntary staff of the MGs continue to record transactions manually, so that in case of computer malfunction, any transaction can be traced.

Currently, according to Mr. Kyepa





Andrew, UFCC's Chief Executive Officer (CEO), at least 10 of the 18 MGs have Core banking software, which allows members to withdraw, pay loans, buy shares, as well as make money transfers to fellow members. 6 of the remaining 8 MGs also have a core banking system

For Mr. Ssempewo, the wireless transactions have greatly eased his work.

"For us who deal in coffee, the digital platforms enable us to access our money from the bank at anytime I can get money to buy and pay for the coffee without any hassles,"

"Secondly," he adds: "I can bank my money without anyone else knowing how much I have saved."

Mr. Kavuma Mathias, a member of Bbongole MG, agrees with Ssempewo about ease of access to the bank.

"With mobile banking, I am not worried about finding the bank closed, which means I can access my money or save whenever I can."

In order to prevent hackers from gaining access to member savings, UFCC recently limited withdrawals using the phone. Still members can access their money by reaching out to their leaders.

Mr. Kyepa credits the increase in the membership in all MGs, now estimated at over 13,000 in 4 years, to the adoption of digital platforms.

He says: "Adaptation to the digital [platforms] has been good since most of the members have mobile money accounts and are already transacting business using mobile money. However, there are still a few cases who are still conservative and insist on cash transactions. As a federation we are investing time and resources into digital financial literacy with support from KFCC to change mindsets and increase adaptation among those with a phobia."

The ability of information technology to overcome distance barriers has further expanded the horizons and geographical scope of MGs.

As Ssempewo noted, their MG has opened up branches beyond the parish in Kyakosi and Namungo villages which are located miles away from Bukooba parish. This was made possible by the digital transformation that allows members to transact without having to physically visit their bank.

Most crucially, perhaps, the ability of members to keep track of their accounts remotely, has increased members' trust in the MGs.

Ms. Nakazibwe confirms that the digital transformation has strengthened members' trust in the MG.

"When someone deposits their money, they receive a notification on their phone. A similar confirmation is sent automatically when a withdrawal is made. Such real time notifications, have strongly boosted the confidence of members that their money is safe, says Ms. Nakazibwe. ■





# EXODUS

**SAVINGS AND CREDIT  
COOPERATIVE SOCIETY LTD**



**NAGURU HEADQUARTERS  
KATARIMA ROAD  
REG. NO. 8404  
P. O. BOX 7055, KAMPALA -  
UGANDA**



# EXODUS COOPERATIVE SAVINGS AND CREDIT SOCIETY



The Uganda Police SACCO is one of the biggest SACCOs in Uganda.

**The main objective of the programme is to provide easy access to loans for its members.**

**E**xodus Savings operates a savings programme in an integrated self-sustaining manner. This means that in order to access credit, one must be a member and saving with the SACCO. The credit is run in accordance with the principles of micro finance. Exodus SACCO works to improve household incomes and alleviating poverty through simple loans and grants to the members of the SACCO with viable projects/business plans and enterprises besides providing minimum financial assistance for the development of its members, their wives and civilians working with the Uganda Police force. These operations are undertaken through the principles and practices that are compatible with the micro finance and in accordance with the objectives of the cooperative movement.

The SACCO participates in the activities of USCSU (Uganda Cooperative Savings and Credit Union Limited) especially the Life Savings Fund and the Loan Protection Fund to safe guard against loss in case of death or total and permanent disability

of members holding loans. The main objective of the programme is to provide easy access to loans for its members.

The SACCO's credit programme is designed such that it is affordable and accessible to all registered members. The SACCO asks for low opening balances to start savings accounts and accepts deposits from its members as well as operating a cheque system where the SACCO is allowed to deduct monthly savings directly from the monthly salary. This enables the SACCO to accumulate savings for lending to the members. This amount once accumulated acts as a revolving fund from which all loans are given. For easier access, better administration and provision of services, the offices are open to its members daily from 8.00 am to 5.00 pm (Monday to Friday) and up to 1.00pm on Saturday.

The SACCO has been undergoing restructuring to improve efficiency and ease of service to its members. Together Exodus SACCO is working to transform Uganda police force personnel, their families and liberate them from poverty and improve their standards of living. ■



# The COOPERATIVE AGENDA IN AFRICA



**Dr. Sifa Chiyoge**  
*Regional Director*  
**ICA AFRICA**

**T**he cooperative movement in Africa has gained significant momentum becoming a powerful engine for sustainable development and economic empowerment. Cooperatives offer a viable solution addressing challenges that face the continent including poverty, unemployment and social inequality. The African Cooperatives Agenda reflects a dynamic and forward-looking approach to addressing these pressing issues, leveraging the unique strengths of cooperatives to bring about lasting positive change.

African cooperatives are at the forefront of accelerating the implementation of the Sustainable Development Goals (SDGs) and the African Union's Agenda 2063, known as "The Africa We Want." As people-centered, member-based organizations, cooperatives are uniquely positioned to address the continent's socioeconomic challenges and foster inclusive growth.

In Africa, cooperatives are creating job opportunities and generating income for their members. Financial cooperatives, such as credit unions and savings and

credit cooperative organizations (SACCOs), promote financial inclusion by offering affordable and accessible financial services to millions excluded from the formal banking sector.

Moreover, cooperatives provide a platform for marginalized groups, including women and youth, to actively participate in economic activities and decision-

**In Africa,  
cooperatives  
are creating job  
opportunities  
and generating  
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members.**

making processes. Women-led cooperatives, in particular, have made remarkable strides in challenging gender norms, promoting financial independence, and fostering leadership skills among women.

To maximize their impact, cooperatives are advocating for supportive policies and regulatory frameworks, engaging with governments, international organizations, and other

stakeholders to create an enabling environment for cooperative development. Recently, the Pan-African Parliament adopted the Model Law on Cooperatives for the continent. This Model Law aims to guide the development of new cooperative legislation and the review of existing laws across Africa.

The African Cooperative Development Strategy 2023-2033, developed by the International Cooperative Alliance Africa (ICA-Africa), provides a comprehensive framework for promoting the cooperative identity, enhancing cooperation among cooperatives, and building institutional capacity for effective service delivery. This strategy aligns with the aspirations of Agenda 2063 and demonstrates the cooperative movement's commitment to the continent's development.

In conclusion, African cooperatives are emerging as strategic partners in driving sustainable development across the continent. By leveraging their unique strengths, such as democratic governance, economic equity, and concern for community, cooperatives are contributing to the realization of the SDGs and Agenda 2063, ultimately working towards a more prosperous and inclusive Africa. ■





*Muvumirizi Samuel*  
UFCC CHAIRMAN



# WE PUT MEMBERS FIRST IN EVERYTHING WE DO,” REITERATES UFCC CHAIRMAN.

In a Q&A with our writer, the chairman of the Board of Directors of UFCC, .....highlights achievements, and solutions to challenges encountered in the development of MG Cooperatives in Uganda since they were established 5 years ago. Below are excerpts.

**Qn.1** What is UFCC and what is its contribution to the growth of the Cooperative movement in Uganda?

Ans. Uganda Federation of MG Community Credit Cooperatives (UFCC) is the umbrella organisation for Community Credit Cooperatives in Uganda. .

Established in September 2022, UFCC has a membership of 18 Community Credit Cooperatives (also known as Saemaul Geumgos). The Community Credit Cooperatives in the 5 years of existence, have a total fully paid up membership of **12,623** members, total share capital of **UGX 485,450,500;** savings of **UGX 1,911,444,957** and extended loans amounting to **UGX 1,766,036,792** end of May 2024.

This growth is a result of concerted efforts to build positive and right mindset, instilling a spirit of self-help, restoring the values of community and ensuring that our cooperatives balance the social and economic mission in the development of products

and services that seek to achieve our primary goal of serving the interests of our members. As our philosophy states, We put members first in everything we do. In-built mechanisms are in place to ensure skills development, routine supervision, peer to peer engagements to share experiences and wherever possible take joint actions.

UFCC also manages a digital financial system and as of today; 16 Cooperatives have been supported to computerize their operations through this digital transformation initiative.

We have also started on the journey to establish a Central Finance Facility (CFF) as provided for in the Financial Cooperatives regulations. Today; our member cooperatives have contributed funds to a tune of **UGX 104 Million** as deposits to this CFF. Whenever one of our members has a short-term liquidity challenge, they have an opportunity to apply for a short-term low-interest wholesale loan, and pay back when the cashflow

stabilizes.

Additionally, as a supervisor of the MG cooperatives, we work closely with the borrowing member cooperative and provide all the necessary support.

Most importantly we play the role of lobby and advocacy. Unique to our approach is “community-based advocacy” since our cooperatives are community based. We engage the different community leaders, civic and political to ensure their full buy-in and participation in the cooperatives.

While doing this, we ensure that our cooperatives and cooperative activities maintain our identity as cooperators regardless of the different affiliations.

**Qn.2** What are the challenges facing MG cooperatives, and how is UFCC working towards addressing them?

Ans. Like all young institutions, community credit cooperatives and the federation have



challenges such as building community trust and confidence to establish and manage their own institutions.

Secondly, there is a threat of elite capture especially when the cooperatives grow, and thirdly, portfolio quality considering that over 90% of the members are farmers who merely depend on farmgate incomes. The other challenges relates to high costs of digitalization and limited capitalization.

We however treat these as challenges and we look for solutions first from within ourselves and later seek support from partner institutions where the challenge is beyond our capacity to handle.

To build community confidence, UFCC provides technical support to ensure that our institutions adapt and implement sound practices in all their activities.

We are also standardizing our operations to ensure that all our members meet the basic safety and soundness standards for a community-based financial institution.

To mitigate elite capture, we are building internal capacity; our partner Korean Federation of Community Credit Cooperatives (KFCC) has and continues to be helping hand in training leaders both locally and internationally. This has helped to strengthen our leadership capacity at the UFCC and within our member cooperatives.

To improve loan portfolio quality, we are working on initiatives to help individuals and groups set up alternative income ventures. This helps to improve repayment capacity. Besides this, we have tailored our loans to the real needs of the people we serve. This helps to ensure that our loans do not become a burden but rather facilitates growth in member incomes. ■



*Kumbya coffee produced by Kumbya cooperative*



*Mr. Muteesasira Gerald (left) with Ndawula Alex, both leaders of Kanaani Maize Farm field school, that was being supported by KOICA through SMV project*



# African Public Service Day at Kololo







# From model villages to model cooperatives, **how the MG model achieved a breakthrough**

By **Kyepa Andrew**  
Chief Executive Officer  
UFCC

**F**inancial institutions thrive on economically empowered people, economists will tell you.

But while most financial institutions in Uganda chase money in already thriving economic settings, the Korean model of financial cooperatives known as Maul Geumgo (MG) - or village bank, instead seeks to empower people economically as the first step, then encourage them to save a portion of their incomes.

The Korea Federation of Community Credit Cooperatives (KFCC) championed the establishment of MGs in Uganda from 2019. In 2022, they helped us to also establish our own umbrella; the Uganda Federation of MG Community Credit Cooperatives (UFCC) which is fully registered and being regulated by the Ministry of trade, Industry and Cooperatives.

KFCC has been closely working with KOICA projects in Uganda hinged on a development approach of first facilitating mindset change programs before development support is extended to the beneficiary communities.

At Kampirigisa National Leadership center located in Mpigi district, also built with Korean support, KOICA and KFCC mobilized community leaders in the target districts of Mpigi and Mityana to take up mindset lessons especially for leaders. These trainings were later replicated at village level with the help of the trained leaders as change agents. Today mindset change community sessions have become a routine and the system has bred village level champions. These champions voluntarily conduct routine education sessions which we have termed as "local development schools" under UFCC

During these local development schools, one of the key messages is to share how the development self-help principles that helped the communities

in Korea to achieve rapid economic transformation and the community self-help projects and initiatives that promoted saving to create wealth."

The partnership of the two Korean institutions has worked out a dual development approach. In this, KOICA projects have focused on

*UFCC and partners during a study tour at the citrus cooperative in Korea*







infrastructural development such as connecting communities to the National electricity grid and piped water which are key in facilitating development whereas KFCC whose role has now been taken on by UFCC focus on development providing access to affordable financial services.

In Mityana and Mpigi districts where the dual approach is being implemented there are many enviable visible and feasible developments especially to promote value addition. In Kumbya village in Buwama Sub county, Mpigi district, KOICA, working with the Ministry of agriculture through its agri-business cluster program, helped the community establish a



modern coffee processing plant. Similarly this has been done in Kikandwa Parish, Kikandwa subcounty and Bukooba Parish, Ssekanyonyi subcounty in Mityana districts where KOICA has supported the establishment of coffee and maize processing plants

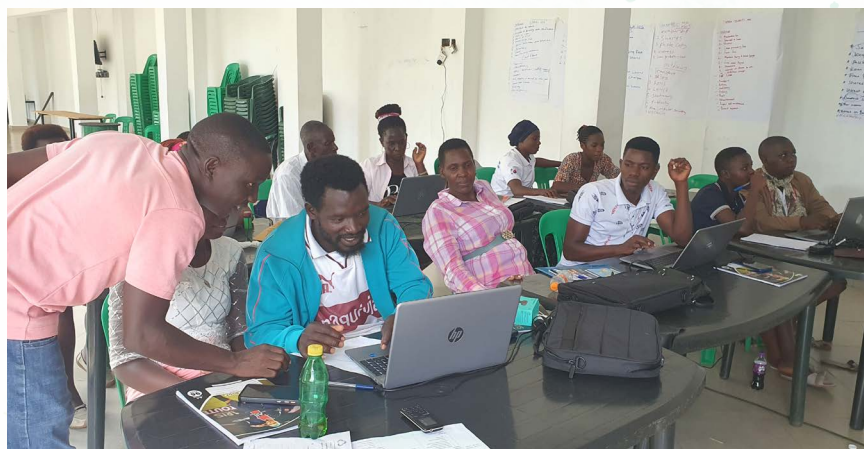
In these communities, the dream is coming true as farm gate selling mindset is gradually dying out and selling value added products is becoming a new norm. The dream is to make these communities model villages.

Recently, UFCC has also adapted the strategy of promoting alternative income projects to ease the challenge of seasonality of incomes. Recently, Korean experts visited Bukooba parish and trained women in soap making. This has worked wonders in both increasing income as well as household hygiene. To be true "You cannot promote savings without social

enterprises especially in farming communities."

It could be argued therefore that a combination of financial literacy campaigns, coupled with improved welfare and income-generating projects have been the bedrock upon which the MG village banks have attained their success.

As young national cooperatives, we are still learning and open to learning from the greater cooperative family to keep improving on what we are already doing. We believe that a true cooperative movement is a rich family with a wealth of knowledge, skills and resources. For this reason, we are here. However, our observation is that this can only be possible if the Cooperative sector transforms into a true movement. This is a challenge for all of us and a take home for further discussion in many forums to come. Are we really a movement? ■







## ABOUT US

We are Saemaul Geumgo; which stands for a Community founded, community owned and Community managed financial cooperative. This is a Korean model of financial cooperatives which provided the impetus for community and national economic transformation in South Korea, from a poor country to one of the world's leading economies.

Saemaul Geumgo was introduced in Uganda in 2017 through a bilateral agreement between the Government of Uganda and Government of South Korea; implemented by the Korean Federation Community Credit Cooperatives in partnership with KOICA. So far 18 Saemaul Geumgos have been established in Uganda of which 13 are in Mpigi District and 5 are in Mityana District. The Uganda Federation of MG Community Credit Cooperatives(UFCC) Limited was established by the 18 Saemaul Geumgos as an umbrella organisation to provide advocacy and capacity building programs for the growth of the movement.

The UFCC is a secondary Cooperative registered (Reg. No.12036/RCS) and regulated under the Cooperative Societies act and regulations.

📍 Head Office: Buwama Town Council , Mpigi District

✉ P.O.Box 111887 Kampala



## Uganda Federation Of MG Community Credit Cooperatives LTD.

### 👁 OUR VISION

Strong, Sustainable and digitalized Community Credit Cooperatives in Uganda.

### 🎯 OUR MISSION

To provide Advocacy, financial and non financial services for the formation and strengthening of MGs

### 🔊 OUR Philosophy

We put members first in everything we do; our members are the prime beneficiaries of our services

### 💎 OUR CORE VALUES

**Integrity:** We uphold honesty, accountability and transparency in all transactions and activities.

**Teamwork:** We adopt a participatory approach and work together at all levels in the conduct of our business.

**Innovation:** We are committed to continuously learn and improve on our services to provide unique solutions to our members and other stakeholders

**Efficiency:** We are guided by operational excellence, team spirit, cost saving measures and quality assurance to our services.



# YOUNG SAVERS CLUBS; MG's quest to nurture the saving culture among children

Story by Henry Lutaya

**N**abawanda Tracy, is a 17 year old Senior 4 student of St. Jude Kawani S.S in Buwama Town Council, Mpigi district, and a member of their Young Savers Club.

The Young Savers Club of St. Jude was started last year with encouragement from the Uganda Federation of MG Community Credit Cooperatives, as a deliberate campaign to nurture a savings culture among young people.

Nabawanda and her friends opened up a 'programmed' or target savings account' with Bongole MG. the focus on young children is primarily meant to nurture a savings culture, while also motivate their parents to join the MGs.

According to Nakazibwe, the Treasurer of UFCC and a lead promote of young savers clubs, leaders at each MG are encouraged to start young savers clubs in schools within their geographical scope.

When leaders of one of our MGs, go to a school, they identify a teacher to act as the patron of that club,"

She adds: "We teach the young savers how to save, but also tell them to set specific targets that they save against."

"We give each young saver, a booklet where every shilling she/

he saves is recorded. The patron is charged with the duty of banking the young savers' money in their MG account."

During the course of the year, the patron, perhaps with assistance from MG leaders engage the young savers to evaluate progress towards achieving their set targets.

**"On top of giving the young savers back their money, we give them interest as a way to help them achieve their targets."**

"If we see that their targets are too ambitious, we can advise them to set achievable targets because at the end of the year, we try to make sure that each saver has hit their target," Ms. Nakazibwe says they mostly encourage them to save for some scholastic materials like shoes, carrying bags for books etc.

She notes further that besides giving the savers back their money at the end of the year, they top up with interest.

"On top of giving the young savers back their money, we give them interest as a way to help them achieve their targets."

Setting targets not only motivates the learners, but also interests their parents, says Ms. Nakazibwe.

Parents have told us that their children's own savings have relieved them of some of the burdens,"

But children with higher ambitions are not discouraged either.

For example, Nabawanda informed this writer that she aims to save Ugx 2 million at the end of this year.

She says she wants her single mother to start a business from which she hopes to raise school fees for her future studies.

Ambitious as it might seem, Nabawanda is encouraged by her patron Mr. Ssebyala John, also the treasurer of Bongole MG, to continue to pursue her dream.

"I know this might seem ambitious, but one of our members managed to save Ugx 700,000. So we don't discourage them."

According to Ms. Nakazibwe, there are at least 10 young savers clubs across the MG family.

She strongly believes that through the young savers clubs, they are nurturing committed members of tomorrow, they are indirectly reaching out to potential new members - the parents. ■



# Importance of Health Cooperatives in Sustainable Development to Advance Attainment of Universal Health Coverage in Uganda.

*Johnson Andinda,  
Chief of Party, HealthPartners  
Uganda*

Resource mobilization for access to universal healthcare coverage (UHC) remains a daunting job for governments and development partners across the entire globe which complicates realization of SDGs, particularly #3 on Health and Well Being for All. The World Health Organization (WHO) indicates that in 2021, about 4.5 billion people were not fully covered by essential health services while about 2 billion were facing financial hardship including 1 billion experiencing catastrophic out-of-pocket health spending and 344 million people were going deeper into extreme poverty due to high health costs.

SDG 3 aims to prevent needless suffering from preventable diseases and premature death

by focusing on key targets that boost the health of a country's overall population. While it is important to ensure healthy lives and promote well-being for all, at all ages, at every stage of one's life by addressing all major health priorities: we have experienced poor or no access to reproductive, maternal, newborn,

child and adolescent health; communicable and non-communicable diseases that hinder universal health coverage. Conversely, UHC should enable financial risk protection and access to quality essential health care services at affordable rates.

To attain UHC needs investment in strengthening health systems, putting in place strong trusted public financing structures and pooling funds from compulsory funding sources to support the availability,

Accessibility and capacity of healthcare workers to deliver quality, people-centered, integrated care. In Uganda, health services are offered free of charge by the government with support from donors and private sector players but this still renders individuals to spend 41% out of pocket to fund the gap which is categorized by WHO as catastrophic spending on health.

One of the strong mobilization pillars often not employed in funding for health is cooperatives. Reflecting on the way cooperatives work and borrowing from my considerable experience working with health cooperatives, I would like to advance the view of alternative health financing through cooperatives to attain sustainable development and advance UHC.





A Cooperative is a member owned, controlled, used entity that benefit all its members and their dependents. It is formed based on common bond for purposes of member benefits who exercise ownership, control and usage. The cooperative business model has been applied worldwide in all sectors to overcome challenges that governments have hitherto struggled with, namely; electricity supply, transport provision, housing units, environment protection among others. The health

cooperative model is a global reality in many countries and is implemented in various forms but with one shared goal: to improve citizens' health and healthcare professionals working conditions. Health cooperatives work based on values of self-help, self-responsibility, solidarity, shared risk, democracy and equality among others. Members are continuously educated to uphold the listed values to make their cooperative work.

Health insurance services in Uganda are currently offered

by health cooperatives through partnerships built on trust between existing groups, schools, associations and other cooperatives who contract professional care providers to manage their health needs. Premiums are prepared upfront through the cooperative financial structures, remitted to care providers who use it to stock needed medicines and hire qualified staff to offer services. The Ministry of Trade Industry and Cooperatives working with various partners have supported registration of 30 health cooperatives serving more than 120,000 members in addition to members under private care givers that are yet to register as cooperatives.

Health cooperatives have proven to be local solutions for accessible, affordable, quality health care. Impact evaluations conducted by HealthPartners Uganda in partnership with USAID, one of the development organizations to first promote health cooperatives indicates that these cooperatives have; led to significant reduction in health care expenses, reduced barriers to access care,

increased service utilization, reduced financial burdens, eliminated debt burden, improved early treatment seeking, increased preventive care, expanded coverage and reduced out of pocket expenditure. Care providers offering health insurance have been able to pay their staff on time, timely procurement of supplies and medicines, maintain facility cleanliness and health education to keep members health and stop over use of meagre premiums. The health cooperative model has a high degree of sustainability due to economic benefits to members and providers, it has flexible community-based approaches that meet the needs of the informal sector.

There is a window of opportunity to scale up health cooperatives through educating other types of cooperatives especially SACCOs to add health insurance as a product for their members. The government and other donor agencies can pilot health cooperatives to scale up efforts in order to reach the informal sector and close the barrier to attainment of UHC. ■





# FROM FARMING TO EXPORTING

By Chrispus Mubale Muke  
PRO. UCA

*Mr. Yahaya Wafana removing excess sucks from the pineapple at his farm in Kangulumira Sob-county, Kayunga district recently. Photo by Chrispus Mubale Muke Chrispus.*

A couple of Kilometers away from the central business district of Kampala to Kangulumira sub country in Kayunga district, is a common sight of pineapple faming.

Unlike other crops, pineapples are very perishable and attract a low price in Uganda ranging between shillings 8,00 – 1,500 per full piece of pineapple.

49-year-old Yahaya Wafana who doubles as the Chairperson of Kangulumira Area Co-operative Enterprise says they find it challenging to preserve the fruit.

“They are always two seasons one bumper season and another one with low harvest, for us to strike the market balance we need to preserve them” he says.

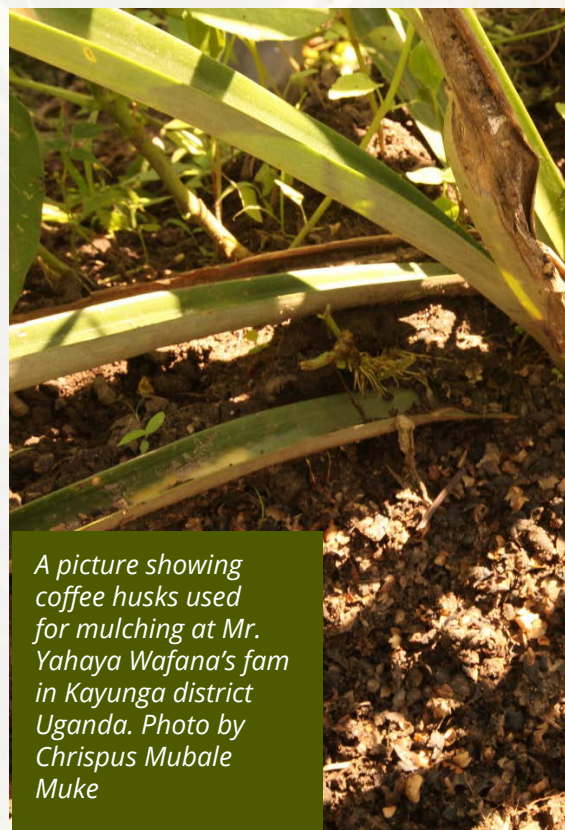
“Usually, four pineapples cost 4,000 Uganda shillings on the

Ugandan market while four (4) dried ones make one kilogram which costs 40,000/= (fourty thousand Ugandan shillings),” Wafana adds.

Through value addition, he has been able to produce wine, juice and other products from pineapples.

He attributes the bumper harvest from his farm to the local manure made of coffee husks and chicken droppings. V

The Chairperson Board of Directors, Kangulumira Area Co-operative Enterprise attributes the concept of value addition to Uganda Co-operative Alliance in partnership with the government of Uganda have offered training to pineapple farmers in Kayunga which thus helping them in value addition.



*A picture showing coffee husks used for mulching at Mr. Yahaya Wafana's fam in Kayunga district Uganda. Photo by Chrispus Mubale Muke*



Mr. Richard Sempijja the regional coordinator of Uganda cooperative alliance asserts that the cooperative sector is the easiest drive to change the economic situation of the locals.

"The beauty about cooperatives is that they are capable of uplifting the economic status of more than one person." Sempijja said.

Mr. Wafana Challenged other famers to form co-operatives and add value to their produce in order to fetch profits.

The chairperson believes that without the co-operative ideology the levels of production would disable them export.

"When they brought us lessons, we formed a co-operative which has since then increased production, you know the international market is interested in quality in large quantities" he said.



*A collage of dried pieces of pineapples and a bottle of wine manufactured from pineapples. Photo by Chrispus Mubale Muke*

“

**We have since then secured market in Europe and America much as authorization to exporting to some countries is tedious and expensive”**

He adds that life has never been the same since they started adding value to the produce which has played a big role in eliminating middle men who extort them.

"We have since then secured market in Europe and America much as authorization to exporting to some countries is tedious and expensive" he said.

In Uganda, Agriculture is the back born of the economy however, famers still face challenges ranging from lack of capital, poor technology for mechanization and shortage of land.

During the exclusive interview, he called upon government to re-establish the co-operative bank in order to ease access to capital tailored to the agricultural and co-operative and introduce incentives on Agro-inputs.

"Some times if it rains heavily, this Machine cannot dry the pineapples so we incur lots of losses. Adding Government should help us with tailed electricity tariffs" he remarks

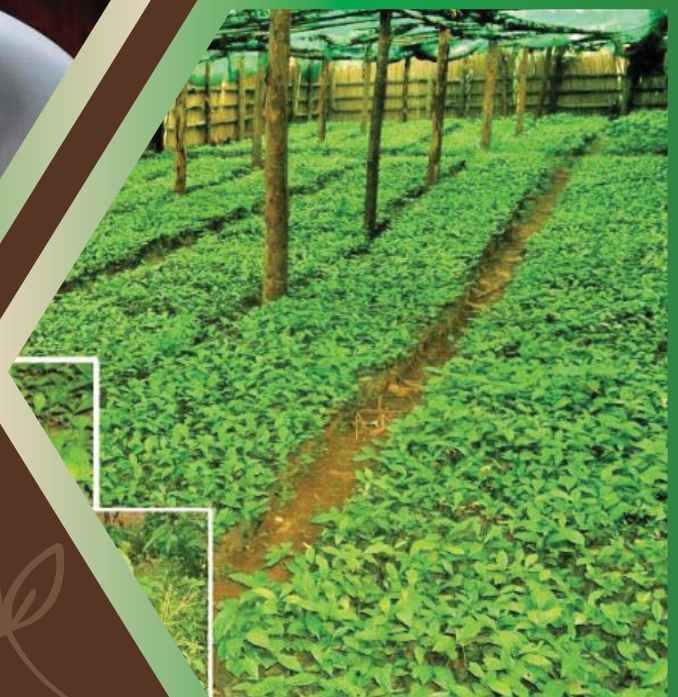
According to records seen by the RTV press team the co-operative bank was closed by the central bank (Bank of Uganda) in 1999 after USAID withdrawal of her support to the Bank. ■





# KIBINGE COFFEE

Your Preferred Partner For Quality Natural Robusta Coffee



## COMPANY PROFILE



Kibinge Coffee Farmers Co-operative Society (KCFCS) is a member owned organization located in Kibinge Sub-County, Bukomansimbi District, Central Region of Uganda, about 150 kilometers from Kampala City just off Masaka- Mbarara highway at Kyabakuza.

It all started with 4 Coffee farmers in Kibinge, Central Uganda. Kibinge is a region that has long been famous for excellent Robusta Coffee. Due to economic pressures and political unrest, the quality and volumes of the coffee had plummeted by 1995. That is when 4 dedicated coffee farmers decided to bring

the tradition of high-quality Robusta Coffee back to the hills of Kibinge and formed a farmers' association that would later become Kibinge Coffee Farmers' Co-operative Society (KCFCS).

Since our inception in 1995, Kibinge Coffee has undergone numerous changes but the focus has remained on providing the finest Robusta Coffee while empowering our farmers to improve their livelihoods.

This pursuit led Kibinge to become a registered Co-operative in 2009, become Fairtrade certified in 2011 and a registered Coffee exporter

in Uganda in 2012.

In 2014, Kibinge was given the Fairtrade Small Producer of the Year for Africa Award. Kibinge recently added a Savings and Credit unit as well as a Farm Supply Shop in order to further serve our farmers. Membership has exceeded 2,000 and Kibinge now employs 46 full-time staff.



## Our Vision

Coffee farmers empowered to own and market value-added coffee at competitive prices.



## Our Mission

To be a leading farmer owned coffee cooperative in Uganda by maintaining exceptional quality, offering excellent prices and improving lives in our community







## Objectives

- To unite all coffee farmers in Kibinge sub-county so as to market their value-added coffee with one common voice
- To promote the quality and quantity of coffee produced in Kibinge sub-county
- To build capacity among coffee farmers to implement environmentally friendly farming practices
- To support farmers families throughout every step of value chain by providing access to seedlings, selling genuine agro-inputs, training on good agricultural practices and providing financial services
- To empower every person in Kibinge Sub-county to have equal opportunities to succeed and improve their livelihoods regardless of gender or social status

## Key Activities/Current Operations

Kibinge Coffee has worked in many areas on numerous projects throughout our existence. However, our core activities really come down to five primary areas.

### 1. Buying, processing, and exporting coffee beans

Coffee is who we are, what we love, and why we exist. We love helping our farmers receive adequate payment for their beans and we are passionate about helping coffee drinkers enjoy an exceptional cup of java. Buying, processing, and exporting coffee is truly at the core of who we are.

### 2. Farmers' trainings in good agriculture practices

Kibinge Coffee is passionate about training our farmers on Good Agriculture Practices (GAP). This allows them to maximize their productivity and profits. It also allows Kibinge to ensure that we are providing a premier quality product to our buyers.

### 3. Financial services

Our financial services center around providing the highest possible level of support for our farmers. Our Savings & Credit Unit gives them convenient access to financing at very competitive rates and also encourages them to save. We are excited about the potential for growth in this young area of our company.

### 4. Agro-input supply

For many farmers, easily obtaining authentic agriculture inputs is a very real problem. Most agro-input stores are located in major cities far from the farmers of Kibinge. Our Farm Supply Shop answers all of these issues by offering authentic agro-inputs at competitive rates in a convenient location. We also provide advising and training from trained agribusiness professionals to ensure that the farmers purchase the product that is right for them.

### 5. Community projects

We wouldn't be where we are without the support and hard work of our Kibinge community. We aim to consistently give back to them through 3 types of projects: Social, Economic, and Environmental. Check out the "Our Impact" section for more information on some of our major community projects.





## VALUES

- Transparency
- Integrity
- Professionalism
- Competence
- Team work
- Fairness
- Innovativeness

## KCFCS' SERVICES OFFERED

- Agronomic trainings
- Extension services
- Coffee Processing
- Coffee Exports
- Agricultural Inputs Supply
- Linking Farmers to Market
- Access to loans

KCFCS' Partners In a bid to enhance farmer's quality and quantity for the produce, KCFCS partners with other organization including the following.

- UDET
- USDF
- SOLIDALIDAD
- AGRITERA

- PROGRESO
- BTC
- UDB

Working jointly with these organizations, modern agronomic practices are taught to farmers during farmer trainings. And further more Climate Smart Agriculture knowledge disseminated.

Kibinge Coffee has remained true to our mission of improving the lives of our farmers and community. Recent projects including bringing power to a local health centre, building latrines for one of our community schools, and working to improve the quality of the roads in our

district. At the end of each year, a portion of profits go straight back to our farmers to reward them for their hard work and success.

Kibinge has a coffee nursery which provides seedling to farmer, which seedlings are cared for by training farmers in Good Agricultural Practices, provision of fertilizers: a number of field staff have been assigned to all the villages in Kibinge and in this we are able to get quality coffee.

Farmers are encouraged to selectively pick coffee as in only the rred

With the recent successes that Kibinge has had, we have looked at different ways of benefiting our communities and wish to launch into banana

The banana plant is one of the other crops grown in Kibinge, actually most farmers do a system of intercropping

Kibinge Coffee is excited for the future as we continue to grow while providing the best Ugandan Robusta coffee and empowering our farmers.



# TARGET GROUP AND GEOGRAPHICAL COVERAGE

KCFCS target group is member producer Primary co-operatives and groups that are determined and willing to take advantage of the opportunities at their disposal. These are helped to bulk, process and export. Currently, KCFCS works with groups in the Buganda sub-region in central Uganda.







## KIBINGE COFFEE



## EXPERIENCE THE TASTY FLAVOUR YOU CAN EVER APPRECIATE

In a bid to add value to coffee; Kibinge Coffee Farmers' Cooperative Society which is the best partner for natural Robusta's opted to complete the entire value chain from seed to Cup.

We are privileged to have achieved this objective by producing a finished coffee roast and ground from the seeds we once propagated from our coffee nursery



# The pursuit is in line with:

1. The need to promote domestic consumption of coffee in Uganda and create a local and regional market of our coffee to supplement the export market.
2. Improving the lives of producers and the community
- 3.

Kibinge Coffee is selectively harvested, floated and hand sorted before it is exceptionally dried, roasted and packaged. The fact that it is grown in the central Uganda near the equator, this alone gives it an excellent bitter-sweetish taste, moderate acidity and a heavy body.

Kibinge coffee can be found in supermarkets in around Masaka and Kampala.

## Contact Persons



① Rogers Sserubombwe  
Programs Manager  
+256 705 042074

② Mwesigwa Douglas  
Marketing Manager  
+256 779 922525



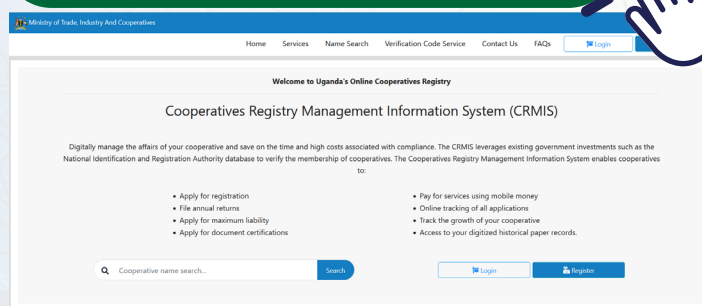


# COOPERATIVES REGISTRY MANAGEMENT INFORMATION SYSTEM



**Cooperatives  
going Digital**

<https://coopmis.mtic.go.ug>



## About the Ministry of Trade, Industry and Cooperatives (MTIC)

### VISION

Strong and Competitive business enterprises, able to sustain flourishing export led growth in the industrial, agricultural and service sectors

### MISSION

To develop and promote a competitive export-led private sector, through accelerated industrial development, facilitation of trade and entrepreneurial advancement and the building of a conducive business environment.

### MANDATE

The mandate of the Ministry of Trade, Industry and Cooperatives (MoTIC) as derived from the Constitution of the Republic of Uganda (1995 – Article 189, Sixth Schedule Sections 11, 12, 13, 20, 23, 25 and 29) is: “To formulate, review and support policies, strategies, plans and programs that promote and ensure expansion and diversification of trade, cooperatives, environmentally sustainable industrialization, appropriate technology development and transfer to generate wealth for poverty eradication and benefit the country socially and economically.”

## About the Cooperative Registration Management Information System (CRMIS)

The system is a web-based cooperative management system that enables e-registration of cooperatives, payment using mobile money and VISA, e-certification of documents, e reservation of names, e search of cooperatives, onboarding of already existing cooperatives and so much more that happens along the service delivery chain of registration and management of cooperative societies at the Ministry.



**FEED THE FUTURE**

The U.S. Government's Global Hunger & Food Security Initiative



**USAID**  
FROM THE AMERICAN PEOPLE



# COOPERATIVES REGISTRY MANAGEMENT INFORMATION SYSTEM

## Key Benefits of the Cooperative Registration Management Information System(CRMIS)

- Time and Cost Saving by the cooperators who formerly needed to travel Long-distance to attain certificates of registration.
- Short Turnaround times for certificate issuance, verifications and searches.
- Application Tracking and Search is possible
- Authentic and Uniquely identified cooperatives with no possibility of duplication or forgery.
- E-Payments option

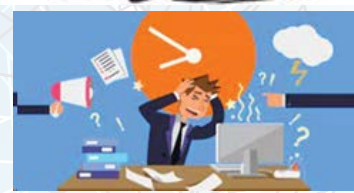
Goodbye  
Analog!

## Business Processes Available on the Cooperatives Registration Management Information System(CRMIS)

1. Name Search
2. Name reservation
3. Registration of new cooperatives.
4. Issuance of Certificates Electronically
5. Filing and approval of annual returns.
6. Application for permanent registration.
7. Cooperative Information Search
8. Document Certification
9. Maximum liability requests
10. Onboarding of existing cooperatives
11. E Payment
12. Reporting Dashboard



### Where we are now!




### Where we want to go



Ministry of Trade, Industry & Cooperatives  
Farmer's House, Plot 6/8, Parliamentary Avenue  
+256-312 324 000 | +256 312 324 268  
P.O. Box 7103 Kampala - Uganda  
Email: [mintrade@mtic.go.ug](mailto:mintrade@mtic.go.ug)  
Website: [www.mtic.go.ug](http://www.mtic.go.ug)

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Africa Community Initiative  
for Social Transformation

# ACIST

**Africa Community Initiative for Social  
Transformation (ACIST)**

Block 664 Buganda Road Flats

P.O. Box 103870

Kampala, Uganda, East Africa

**Tel:** +256 757 365 171

**Email:** [info@acistafrica.com](mailto:info@acistafrica.com)

**Website:** [www.acistafrica.org](http://www.acistafrica.org)





# MG Community Credit Cooperatives



**PROVIDERS OF  
FORMAL, INNOVATIVE, SECURE  
& DIGITAL FINANCIAL SERVICES**

***Community Grown, Community Owned,  
Community Managed***



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