01.July.**2023**

The CO-OP Magazine

COOPERATIVES FOR
sustainable development

Ministry of Trade, Industry and Cooperatives
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Uganda Cooperative Alliance LTD
DGRV German Cooperative and Raiffeisen Confederation
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EDITOR'S NOTE

You will learn about the role of co-ops in the green economy, the impact of Covid-19 on co-op resilience, and the opportunities and challenges of co-op governance and democracy.

Gyaviira Morgan Bonna

Hello cooperators and welcome to the latest issue of The Co-op Magazine, the publication that connects, champions and challenges co-operatives around Uganda. I'm your editor, and I'm delighted to share with you some of the stories and insights that we have gathered in this very special edition.

As co-operatives, we know the value of working together for a common purpose. We also know the challenges that we face in a changing and competitive world. That's why we are always looking for new ways to innovate, collaborate and communicate with our members, customers and stakeholders.

In this issue, you will find examples of co-operatives in Uganda that are doing just that. You will read about how co-ops are using technology to improve their services, how they are engaging with their communities to address social and environmental issues, and how they are promoting the co-operative difference to a wider audience.

You will also find articles that explore some of the key issues and trends that affect co-operatives today and in the future. You will learn about the role of co-ops in the green economy, the impact of Covid-19 on co-op resilience, and the opportunities and challenges of co-op governance and democracy.

We hope that you will enjoy reading this issue as much as we enjoyed creating it. We also hope that you will share your feedback, comments and suggestions with us. We value your input and we want to make this magazine as relevant and useful as possible for you.

Thank you for being part of our co-operative community and remember this year's theme is ***"Cooperatives: partners for accelerated sustainable development"***

The CO-OP Magazine JULY,2023

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Asiimwe welcomed the donation and described it as timely since tree planting is one of the key activities for the celebration of the International Co-operatives' Day celebrations scheduled for July 1, 2023.

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WAZALENDO SACCO (WSACCO)

QUESTIONAIRE

Hon. Maxwell Akora
CHAIRMAN LANGO CO-OPERATIVE UNION

Interviewer:

Chairman, could you briefly tell us about the history of the Lango Cooperative Union?

Chairman:

Yes. Lango Cooperative Union was registered in 1956 as a Marketing Cooperative. In those days, the cooperatives' cash crop was cotton. Initially, each region had its own major cash crop to be grown; hence, our cash crop was cotton. The Union had 144 Primary Societies and 12 ginneries. The supply chain was from the farmers to their local stores, the Union picks to be delivered to Lint Marketing Board, which could export and give money back to the Lango cooperative Union, and later the Union could pay back the farmers. During the Liberation of the economy, there was a lot of competition, and the Union couldn't afford to buy cotton from the farmers because it was at low prices. In the process, the private sector went into the cotton business, and the ginning operations came to a standstill. This led to the accrued debts leading to the forced sale of the assets to clear debts.

By 2012, the Union had only one ginnery. Furthermore, the Union strived to survive by borrowing money from the Microfinance Support Center to buy cotton, but by the time the money came in, the cotton prices had gone up. The world market fell, and the union couldn't repay that money. For failure to pay back the loan in time, the Microfinance Support Center took the Union to court and sold our ginnery, and also mortgaged our land. The only asset left for the Union was 1165 acres of land. So, the union went on its knees. The union could no longer trade, buy cotton, or do anything else. The union moved from cotton to oil seeds, soya sunflower, Sim Sim, anything that could be packaged and sold, and went into natural decline. Up until now, we were no longer interested in cotton. Because cotton is difficult to grow, its price fluctuates a lot. And cotton is very light. So, you can have a whole acre of land and get very little weight out of it. So, it doesn't really make sense. So, we are now focusing mainly on oil seeds, like sim sim and soya sunflower; we're focusing on cassava; we want to also broaden into fishing because we have water bodies in Lango; and we want to engage in value addition. So that we can put more value on the local produce and sell it at a better price to our farmers. So, briefly, that is our history

Between 2020–21, The Ministry of Trade, Industry, and Cooperatives took efforts to rejuvenate the Primary Societies by training and conducting elections for their leaders, where each Primary society nominates a Delegate to represent that Society at the Union level. Later, these Delegates constitute and elect the Union leaders among themselves to run the operations of the Union.

Lango Cooperative Union Board was elected in December 2019, and in 2020, the Union Operations were affected by COVID 19 pandemic.

Currently, the Union has 154 Primary Societies affiliated with us that are shareholders, and these 154 are spread all over the nine districts, and each district elects one member to the board of nine. Currently, the Status of the Union is not alarming.

Interviewer:

Okay. Thank you for that rich history. Who are the members of the Lango Union? Can anyone become a member?

Chairman:

Our members are primary Agricultural Cooperative Societies in Lango Sub Region. In the past, every sub-county had a primary Cooperative Society; there were 47 sub-counties. Each sub-county had numerous Cooperative Societies, resulting in a total of 154 primary societies to date.

Interviewer:

Those are big numbers. So, what kind of assistance does Lango Union provide for its members?

Chairman:

The Union supports the Primary societies by giving them inputs for soybean and sunflower seeds, fertilizers, and hoes for digging and weeding. We also have tractors that our members can hire. They are also given group funds; however, they produce individually. They are given funds, plant, then sell back to the Union so that it gets its commission and loan back, then later clear the Union and pay back to the Union. That's how we operate. We have stores in those 47 sub-

counties that we bought from Lint Marketing Board. So, we sell their produce; we often sell to wholesalers in Lira or other buyers in Kampala; they can give us orders; we can sign MOUs with big produce buyers. Basically, the Union does two things. One is to give inputs, and two is to provide the market for your produce for our farmers in bulk. The challenge is price fluctuations and a decline in production due to the vagaries of drought, floods, and all sorts of other factors that can affect production. So, it's not very stable. For the last two seasons, we have not done very well because of this.

Interviewer:

What obstacles /challenges does the Union confront in achieving its objectives?

Chairman:

The main challenge is Trust. Because we operate as a cooperative, we basically give the inputs free of charge at the point of planting. And we expect to produce and give back to the Union, and we recover our costs. Sometimes it doesn't happen; we give money, and they don't sell the produce back to the Union. So, the farmer can be tempted to sell or not sell to the union, whereas they owe us because our competitors buy at higher prices than the Union.

Additionally, we sometimes give farmers actual cash to go and buy the produce on our behalf and deliver, and then they also disappear with the cash. Now, of course, we give them as members because there are primary societies, but individuals are always kept with the money. Now it becomes the task of the society or the union to locate them and recover the money. So that's a big challenge.

The other challenge is fluctuations in prices. You might guarantee a price to farmers that this is the price at which you're going to buy their crop. But when the harvest comes or the harvesting season comes, you find the price has dropped because there's a glut in the market. Now do you buy at a lower price or buy at the price you promised because they're all members and we want to keep them happy? But we might not actually sell because the market can drop by more than three hundred shillings per kilo. And yet you have already committed. Of course, production, or productivity, is very low.

You know, I talked about the weather, whether it's drought or floods, including pests and diseases. Many pests, especially for maize, cassava, and beans, seem to be fine, but their production is very low, and the farmer cannot now get the production that they can sell and recover the cost of the seeds on the inputs. You get them here.

If that happens, basically, it's our loss because we cannot now put the farmer to task to give us the production that they don't have.

So those are some of the challenges, plus the lack of funds. Because if we had money, we would distribute the inputs in time and also buy the produce in time, but sometimes we have to go to the bank and get advances. When financial Institutions don't give us the money we want, farmers complain, but we have no option.

Interviewer:

Thank you very much. So I would love to ask you, what future plans do you have for the Union? I mean, you have told me about these challenges and I believe you are obviously in the process to redeem the union some of them or most of them. As a Union leader what future plans do you have to take the Union to the next level?

Chairman:

Yeah, firstly, we want to strengthen our membership because we can only be as strong as our members. So, they can contribute money and buy shares, have storage facilities, and produce, store, and collect their produce and deliver it to us.

Secondly, we want to make sure that we have input shops around the region so that people don't have to come to Lira mainly to buy seeds, fertilizers, and even hoes. Members can easily access their inputs, and we only sell to our members.

Thirdly, we want to set up a Sacco where our members can borrow money at an affordable interest rate for a minimum period of six months. So, they can produce; they can buy whatever they need, either from us or from the market: so that they can then sell and then repay us within six months.

We shall capitalize the Sacco with about 1 billion shillings, and we will extend the loans to a Primary society, which will also extend the loans to the members.

Fourthly: We want to set up a mill because all our ginneries were sold off. We don't have any factories or operating facilities. We have an office in Lira, quite big, but we want to set up factories - a cassava factory to do value addition because we grow a lot of cassava in Lango. And then we will add value to the produce so that we can sell it at a better price. But more urgently this year, we want to construct a maize mill. Farmers can deliver the maize to the Union either on credit or through some form of arrangement. So, we can add value and sell it, whether for the local market in Lira or Kampala or for export.

Interviewer:

So how has the government supported the Union?

Chairman:

Well, over time, we actually blamed the government for destroying the cooperative movement. It was very strong from the 1960s to the 1990s until the government introduced the liberalization policy. So the private sector came on board. Of course, there were big players with big money, and most of them were foreign-based: Indians, Chinese, etc., and of course, they exploited the small-scale producers because when they buy from the farmer, they negotiate the price with the

farmer in the garden. They don't buy from the union but from the farmers directly. They set up factories using very cheap labor and make a lot of money, like oil seeds and oil mills; we have many of them in Lira across the region, even maize mills, yes. So basically, the liberalization of the economy destroyed the Cooperative movement because ours is basically a social enterprise where a group of poor farmers come together and devote their energies to producing and selling in bulk. And then they get a fair price for their produce. And the union then gives them the money; they can pay their fees, build houses, or do whatever they want to do. But when they are left to the vagaries of the market and a big player comes to negotiate with the farmer at a very low price, the farmer is going to be taken advantage of. So that was a challenge. So the government did not help us, and then, of course, the government sold our assets. I don't know how it happened. The government said the unions owed money because the government would give us club financing and we'd not pay it back. So the government had to sell those assets and recover that money. The government could have done us a favor and said, Okay, let's write it off and start afresh. Now that you're up, you're on your own; we are not giving you any more money. But to sell the cotton ginneries, which were being used for production, set us back, and many unions closed. So recently, the government started on the journey to revive the Cooperative movement with the Department of Cooperative Development under the Ministry of Trade, Industry, and Cooperatives. There is a Minister of State for Cooperatives now; we have always had the Registrar of Cooperatives. Of course, cooperatives have now gone from producers to savers; most cooperatives that we have here in Uganda are Saccos.

Interviewer:

Our last question is in regards to the International Cooperatives Day, and you being the host, how do you feel about being the host of the International Cooperatives Day this year? And What expectations do you have?

Chairman:

Yes, I'm very excited on behalf of the Lango Cooperative Union and the people of Northern Uganda that we are hosting this day. It's actually bigger than I thought; it's a whole week of celebration with many activities: blood donation, marathon, tree planting, road show, exhibition, and medical camp. So, it's very involving and needs a lot of coordination and cooperation. It's also a big challenge for us because we have never hosted before, so it's a learning curve. We are grateful for being given this opportunity, and we intend on involving our people. It is going to give Lango Cooperative Union very good exposure. But it's an international day, and we are going to host it, so I'm really excited. ■

TIMO ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANTS

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We serve several saccos and cooperatives in Districts
such as Kitgum, Lira Oyam, Apac, Albetong, Otuke, Mbale, Soroti,
Gulu, Kole, Pader, Paliisa .

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 **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)**		
6	Financial statements (income statement and balance sheet). A comprehensive schedule of **all shareholders showing shares** held by each member, entrance fees, shares, savings and loans if any.		
7	Photocopies of National ID for the **founder members** and their respective telephone contacts (NOTE; Names and signatures on national ID should correspond with names on application form) – **Use the template on the reverse side**		
8	Enclose passport size photographs of respective people to handle the Society's bank accounts. (Chairman, Vice Chairman, Secretary, Treasurer). **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.**		
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. **N.B.:** **Summary of the breakdown should also be included on the members' schedule i.e. Youths (Male/Female), Sex, PWDs (Persons With Disabilities)**		
14.	Cooperatives should have emails, postal address and telephone contacts for ease of communication.		

IVAN ASIIMWE
GEN. SECRETARY UGANDA CO-OPERATIVE ALLIANCE

IVAN ASSIMWE
GENERAL SECRETARY
UGANDA COOPERATIVE ALLIANCE

INTERVIEWER: Good afternoon, Sir, so I'd like to know, who is Ivan Asiimwe?

IVAN ASIIMWE: Okay, so, I'm Ivan Asiimwe CPA, an accountant by profession. I'm the General Secretary of the Uganda cooperative Alliance. I'm happy to inform you that I've been in cooperatives for the last 20 years. I entered the cooperative fraternity on the 15th of March 2003 as a cashier of a Sacco, the smallest position in the Sacco. I later became a loan officer, an accountant, Assistant Manager, manager, General Manager of the Sacco until I crossed and came to Uganda Cooperative Alliance in 2011. As a head of audit and supervision based on my profession, I became a manager compliance unit and later became a manager of the business unit and then in January of 2017, I became a general secretary. I also serve on other boards, especially in relation to cooperatives. I'm the board chairman of CIC, CIC is Cooperative insurance company, which is purely owned by Cooperatives in the country, I sit on the board of the cooperative college Kigumba because as UCA we promote cooperative education. I also sit on the board of enterprise for housing development, Uganda Warehouse Receipt System Authority, which is a government agency whose role is to promote standardization of the warehouses across the country.

INTERVIEWER: Thank you for that insightful introduction. Well, my second question is what is UCA and what's it's mandate?

IVAN ASIIMWE: So UCA is the Uganda Cooperative Alliance, which is the umbrella body or the apex body for all registered cooperative societies in the country and this was clearly specified in the old law that was enacted in 1991. The Cooperative Societies Act cap 112, before amendment, section 4, subsection 2 says that Uganda cooperative Alliance shall be the Apex body for all registered cooperative societies in the country. Section 29. Part A further says that the Board of UCA, shall engage the government on matters of policy relating to the cooperative movement in Uganda, and part B still goes ahead and gives UCA board the powers still to engage government on any matters relating to the Cooperative movement, section 73 of the law still says that in the cases of arbitration, then the Board of UCA has got a role to play. Section 73. Subsection 5 says the General Secretary in the case, where the parties to a case fail to get an Arbitrator, the General Secretary of Uganda cooperative Alliance shall appoint an Arbitrator. So, we are legally mandated to engage the Government on any matters of policy, or legal nature, regarding registered cooperative societies. And then moving ahead, section 73, which talks about arbitration. it is also our core mandate in cooperatives that in case of disputes amongst cooperatives then UCA has a pivotal role to play. The other role of UCA is capacity building. Capacity Building is a bit broader, but involves trainings in governance, management, record keeping and business skills developments. We also go beyond the training, supporting cooperatives to formulate, implement, and comply to set policies.

INTERVIEWER: What strategies have been undertaken to revitalize the cooperative movement?

ALLAN ASIIMWE: Uganda Cooperative Alliance as an apex body remained alive and vibrant. So, when you see the cooperative movement, then you understand the role of UCA.

So what did we do strategically?

One, we made sure that because the previous cooperatives were Agro based, and mainly focused on cotton and coffee, we needed to stop focusing on only those two crops and diversify the cooperative movement. If you are to study you must diversify, you must think outside the box. We then took the message outside agriculture and other people came in to form other types of cooperatives that are thriving today. That's where now you see the savings and credit cooperative organizations came in and by the time they came in, they were called village banks not even Saccos. I remember when I joined on the 15th of March 2003. The Sacco that I first worked in was called a Village Bank, not a Sacco. So eventually, Bank of Uganda advised that since we are not regulated the village banks, could not use the word 'bank'. So based on that advice, the name was changed from village banks to Saccos 'savings and credit cooperative organizations. Then we also ventured into other areas like energy. We have energy cooperatives such as Kyegegwa, which is now supplying power in

over twelve districts.

We now have several cooperatives such as housing cooperatives, health cooperatives and we have seen professionals such as doctors, Lawyers and Accountants come together to form their own cooperatives.

Now, what have been some of the achievements?

One of our achievements as UCA has been convincing government to create a tax waiver for Cooperatives. This was approved on the 30th of December 2020, and we want to appreciate His Excellency who directed the Ministry of Finance, to give us this waiver because we were struggling with taxes. Another achievement has been a tax exemption for 10 years. Still, in 2017, the cooperatives, led by UCA, went to Parliament petitioned them and we were given the exemption. We have built very strong and sustainable linkages between the service providers, the resource providers and the entire cooperative movement. That's why you see now banks are all running to cooperatives, because we command a constituency of 14 million Ugandan cooperators, and we have over 45,000 registered Cooperative societies in different sectors of the economy.

INTERVIEWER: There has been a number of policy and regulatory interventions in the recent past, including the review of the cooperative policy and the amendment of the cooperative Act. How will these contribute to strengthening of the movement?

ALLAN ASIIMWE: Of course, we have had some challenges as cooperatives, especially of policy and legal nature, and as we speak today, there is a legal lacuna on Saccos. So, it is something that is so significant that we cannot just shelf it because it affects the Sacco fraternity. In a 2003 Bank of Uganda was given mandate to regulate big saccos under the amended the MDI Act. Now in 2016, in the same vein, government comes up with a new law, the Tier 4 Microfinance Institutions and moneylenders Act, which requires that all Saccos be registered, supervised and licensed by Uganda Microfinance Regulatory Authority. Then in 2020, the Cooperative Societies Act cap 112 was amended and it requires Saccos to be supervised by the Registrar of Cooperatives, and that already creates a lacuna. So, the question is, who regulates these Saccos? Is it Bank of Uganda, the registrar or UMRA? We are currently working with key stakeholders to harmonize these Laws so that we come up with a single law and regulation, like it is in Kenya. Kenya has got a single regulator who is, the Sacco Regulatory Authority, and it's doing a wonderful job.

INTERVIEWER: On top of the policy review, what else can be done to strengthen the cooperative movement?

IVAN ASIIMWE: There is a lot we can do; one is cooperative education which is very critical. We need to provide the cooperative education at all stages, primary, secondary and tertiary, because for them to grow, people needed to know and that is why the framers of the international cooperative principles embedded in a principle on education, training and information.

Number two, we need to support formulation and implementation of operational policies in cooperatives. Yes, cooperatives are there, but do they have policies? Do they know what is expected of them? Leaders, do they know how to govern Cooperatives? But we don't only look at policy formulation, but we go even deeper to look at the implementation and even compliance of policies. Now another thing we need is audit and this is very critical to ensure compliance within these cooperatives.

INTERVIEWER: Finally, as we celebrate the 101th International Day of Cooperatives with the theme; 'Cooperatives: partners for sustainable Development'. What does this mean to the cooperative movement?

IVAN ASIIMWE: The international cooperative Day will be celebrated on the 1st of July, 2023 and its is a very important day that was started by ICA, the international Cooperative Alliance and later gazetted by the UN. The theme for this year is 'cooperatives partners for sustainable development'. What do we mean by sustainable development? Sustainable development means that whatever you're doing today, you don't do it at the expense of the future. Cooperatives are bringing the youth and women on board and that means you're looking at the future. And that is also a strategy that we are using, by the way to make sure that cooperatives remain relevant and sustainable, bringing the younger people, bringing the people with the disabilities, and women, so that we all move together, is sustainability.

Number two, we are considering the environment and UCA in the partnership with the Ministry of Water and Environment, have just ended a tree planting project, which was focusing on resilience to community resilience to climate change. And in that project, the Ministry of Trade Industry and cooperatives, registered over 15 water and environment cooperatives. We need to bring people together, people need to love each other, people need to work together so that they plan for the future. And that's why the theme for this year is very critical.

This year's International Cooperative Day will be in Lira and will be hosted by the Lango Cooperative and the Walimu sacco Union for the teachers. The day shall be preceded by several activities such as a marathon, blood donation drive and the cleaning of the markets. ■

DGRV
German Cooperative and Raiffeisen Confederation

Energy Cooperatives: Partners for Accelerated Sustainable Development

Gabriel Kamuge
DGRV Uganda

> Even the population with access to electricity dominantly rely on hydropower while other off-grid agricultural and industrial activities primarily depend on biomass and fossil fuels.

Background

Concern about 'Climate change' has become increasingly dominant in contemporary global fora across both developing countries and developed world, alike. The commonest effects of climate change are mainly manifest in the changing weather patterns, since late 2018. Typical of such phenomenon is the melting of the North and South polar ice caps, implying that the effects will be spread even wider and further felt among many more sectors across the world. It is arguable that most of these environmental challenges are as a result of actions and inertias of people. Currently, Uganda's forest cover has been decimated to nearly 7%, compared to 24% in the 1990s. Such destruction has increased vulnerability to the effects of climate change, such as; global warming, prolonged droughts, floods, landslides, etc. One sector most affected by this phenomenon is the Energy Sector. Why? For many years, the main base of energy has been fossil and fuel based. This has led to a lot of carbon emission and deforestation, which is the most decried root cause of climate change.

Withstanding the above, currently an estimated 70% (30+ million) people among the Ugandan population still lack access to main electricity grid. Even the population with access to electricity dominantly rely on hydropower while other off-grid agricultural and industrial activities primarily depend on biomass and fossil fuels. Consequently, many rural co-operatives too operate beyond the reach of the main electricity grid and therefore rely either on unsustainable biomass energy or on harmful and expensive fossils fuel to power both domestic and commercial (agricultural, industrial, and other activities). Therefore, the fact that most of Uganda's population lack access to on-grid electricity, offers enormous opportunities to increase the adoption of renewable sources as suitable options. With this, cooperatives are pushing these solutions as a way for their members to have access to energy sources which is clean, sustainable and environmentally friendly.

The Enabling Environment

Globally, following recent shifts in the energy sector, there has been an increasing advocacy for the adoption of sustainable renewable energy options to substitute fossil-based energy as one of the main forms of energy used in the world. There are various emerging revolutionary innovations, pioneers among these being energy cooperatives. Energy cooperatives have established and currently operate different enterprises such as electric cars, solar cities, green cities, etc. across the world. Likewise, in Uganda, concerns over the greenhouse emission from biomass and fossil fuels, has influenced Government of Uganda (GoU) to explore interventions to provide cleaner energy and improve environmental sustainability while increasing access to sustainable energy sources. As Uganda pursues the actualization of its middle-income goal, there is an increased focus on and cautious attention to sustainable energy options as an influencing factor in the share of economic growth. This is a common theme throughout the country's recent and current national budgets, the National Development Plan III and the global Sustainable Development Goals (SDGs), to which Uganda is a signatory. This realization is equally shared by the cooperative movement. Following recent amendments and introduction of more accommodative and inclusive cooperative laws in Uganda, cooperatives are diversifying across various enterprise sectors of Uganda's economy including energy. It is their significant and growing number that demonstrate that cooperatives remain a popular form of economic organization. As the deceased former Secretary General of the UN Kofi Annan once noted, "Founded on the principles of private initiative, entrepreneurship, and self-employment, underpinned by the values of democracy, equality and solidarity, the cooperative movement can help pave the way to a more just and inclusive economic order."

On realization of the connection between climate protection and economy and based on partnerships for sustainability, the DGRV contributes to amplify the contributions of mainly local stakeholders in the cooperative sector to strengthen cooperatives to realize economic benefits of productive use renewable energy options, both as

enterprises as well as remedies to environmental challenges. According to GIZ, productive use can be defined as "agricultural, commercial, and industrial activities involving electricity services as direct input to the production of goods and provision of services." Off-grid energy options and productive use are viable to increase energy access though increasing consumer's productivity and income, eventually unlocking more disposable income which can be spent on additional energy consumption. DGRV's contributions are currently through technical assistance to two separate energy cooperative initiatives as below;

1) Promotion of Productive Use of Energy by Cooperatives;

In collaboration with Grüne Bürgerenergie (GBE)

under the GIZ Uganda Energy and Climate Programme , the DGRV is providing technical advisory support to 13 trained primary cooperatives and cooperatives supporting institutions through a pilot phase to adopt and uptake solar powered irrigation solutions for small holder farmers. The participating cooperatives are in the Northern (Acholi and Lango Sub-regions) Region and parts of Western Uganda. According to Uganda's Vision 2040, the GoU aspires to "transform agriculture from subsistence to commercial agriculture through both mechanization and introduction of modern irrigation systems". In Uganda, solar irrigation particularly has a high potential to bolster uptake of productive use solutions to ensure climate smart agri-practices. This is because the Agricultural sector employs 70% of the population, but farming activities have progressively been constrained by frequent threats and actual occurrence of draughts, floods, etc. Thus, solar irrigation pumping systems are considered appropriate solutions to mitigate challenges of water scarcity due to seasonal changes, enabling farmers to grow wider varieties of crops throughout the year. In addition, solar pumps are a more cost effective, clean, sustainable and in the long run cheaper alternative to diesel run pumps.

2) Green People's Energy Project,

Through the lead implementing partnership with Caritas Kasana Luwero, Action for Rural Women Empowerment (ARUWE), DGRV is contributing towards the roll-out of energy cooperative enterprises involved in commercialized production of biomass briquettes involving 5 primary energy cooperatives within Luwero, Nakaseke, Kiboga and Kyankwazi Districts. Biomass co-generation from agricultural waste are seen to hold promise for the domestic industries, as disposal of waste by burning, without extracting the energy content is a common practice countrywide. The rapid increase in use of biomass briquettes as an alternative source of renewable energy is part of the recent innovative efforts to address the growing energy demands and promote sustainability at the same time. Besides economic benefits, during combustion, briquettes release up to 67% less carbon monoxide (CO) and 88% less carbon dioxide (CO2) compared to wood charcoal hence pause less detriments to the ecological environment. Beyond the commercial outlook, this project facilitates and empowers women co-operatives to become integrated into local value chains development.

Withstanding all the above, whereas there has been much progress, there is still insufficient cooperative education, shallow understanding of the regulatory regime, and lack of a substantive cooperative development policy framework.

Nevertheless, there are limitless opportunities for cooperatives willing to diversify their enterprises especially regarding adoption of sustainable energy options as alternatives to fossil fuels. It is part of the reorganization of energy supply and security in Uganda. A critical gateway to leaving no one behind, in line with the SDGs, and transforming the Uganda economy from peasantry to modern middle-income economy in line with the country's development blueprint, Vision 2040. In the context of development, the above projects are seen to enable the cooperative movement to contribute towards multiple Sustainable Development Goals of 'The Agenda 2030' with particular focus on SDG 5 - gender equality, SDG 7 - affordable and clean energy, as well as SDG 13 - climate change mitigation. ■

Cooking with firewood

Truck of charcoal

Crushing

EXODUS

SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD

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

About Us

Exodus SACCO is a Savings and Credit Co-operative Society with its members serving as police officers. It was formed to enable its members to come together and pool funds (Savings) so that, they can access affordable Loans (Credit) to engage in productive activities for improving their welfare. This is an institutional SACCO that was formed by resolution of the Police Council and was registered in July 2007 with Registration Number 8404/RCS.

Vision Statement

"To be a leading SACCO promoting prosperity of our members and their families through enhanced savings and access to convenient credit."

Mission Statement

"To transform Uganda police force personnel, their families and liberate them from poverty and improve their standards of living."

CORE VALUES

To enable us achieve our vision, mission and strategic objectives we passionately observe a set of core values to guide our operations. These include:

Transparency

We maintain communication with our members to ensure trust bridges are strong. We are open to scrutiny by all our stakeholders.

Integrity

We uphold strong ethical conduct in serving our members, stakeholders and the general public. We treat all members with honesty, fairness and common decency.

Customer Care.
We are committed to providing high quality products and excellent customer services to our members.

Professionalism

We adhere to high professional standards. We commit to remain truthful and fair in our dealings with members and strive to comply with laws, laws and regulations applicable to cooperatives.

Accountability

We take responsibility for our individual and team actions and inactions. We live up to the ultimate goal of building trust and confidence amongst our members, stakeholders and public.

MILLENNIUM SACCO 2012 LIMITED DEFIES COVID 19 ECONOMIC SLOW DOWN TO REGISTER GROWTH

A Brief History on Millennium SACCO 2012 Ltd

Millennium SACCO 2012 started in December 2012 under the name of Ankole Diocese Millennium SACCO. This was a brain child of our Bishop Rt. Rev. Ass. Prof. Fred Sheldon Mwesigwa.

It started small with the first shares coming from Ankole Diocese and its leadership. Since that time, it has been growing from strength to strength. So far, we have an asset base of over 21bn and we also have over 21,000 members, eight branches which are distributed across greater Mbarara region and now in Kampala.

These branches are, Mbarara branch, BSU branch in Bishop Stuart University, Ibanda Branch in Ibanda district, and Kinoni branch in Rwampara district, Kabuyanda branch, Ngarama branch, Rugaaga branch are in Insingiro district respectively and lastly our new born baby Ntinda branch in Kampala. We have over 70 members of staff currently employed.

Fred Tumwine
Chairman Board

OUR MISSION.

Empowering communities with customized quality financial products and services.

OUR VISION.

A large successful and well-run financial institution whose members' livelihoods are improved.

MOTTO.

Unity for development.

Millennium SACCO 2012 defied the Covid-19 pandemic shocks in the economy in the 2021 financial year to register positive growth in all business segments.

During the 2021 financial year, nearly all sections registered more than 86 per cent growth rate, a development trend the Sacco board attributes to resilience, good governance and aggressive marketing.

The SACCO's chairman Fred Tumwine said that the members borrowed more to fund their businesses and is expected to strengthen the Sacco financial base.

Dividends

'We have been registering a good gross and net profit resulting to good dividends. For example in 2021, our profitability was at 52% per share, and in 2022, it was 35.9% meaning that anybody who had shares worth 10M, was getting shs3,592M in 2022. I consider this as the best return on your investment in Uganda today." Said Mr Fred Tumwine at the Ntinda branch opening.

Loans

Disbursed loans in **2021**

Shs **11,010** Billion

Disbursed loans in **2022**

Shs **15,862** Billion

During the review period the society disbursed loans to the tune of shs 15,862 billion to members in 2022 compared to Shs 11,010 billion in the year 2021, a 69.4 per cent increase.

SACCO's Membership in **2021**

16,659

SACCO's Membership in **2022**

21,014

The increase in loan uptake follows an increase in the membership by 18.81 per cent in the review period. The SACCO's membership grew to 21,014 in 2022 compared to 16,659 members in 2021

"We are on a mission of recruiting more members to increase the Sacco's deposits and avail more funds to you in terms of innovative products to improve the financial safety of the society," he said. The Sacco plans to expand the branch network by opening two new branches as envisioned in the strategic plan

Growth in member deposits by Aggressive marketing in **2021**

Shs 6,364 Billion

Growth in member deposits by Aggressive marketing in **2022**

Shs 9,682 Billion

Aggressive marketing led to a 65.7per cent growth in member deposits to Sh 9,682 billion in the year 2022 from 6,364 billion in 2021. He adds that the board acknowledges every member's efforts to boost their savings and deposits to the SACCO adding that it has helped the Sacco to improve and sustain the liquidity levels, improve borrowing capacity as well as increase member savings and interest earnings.

Turnover

Net surplus from **2019-2021**

Shs 1,205 Billion

Net surplus in **review period**

Shs 1,400 Billion

Despite the hard economic times in the year 2019-2021 due to Covid 19, the Sacco's net surplus increased by 86 per cent from shs 1,205 billion in the year 2021 to Shs 1,400 billion in the review period.

Share capital

Share capital increase in **2021**

Shs 4,157 Billion

Share capital increase in **2022**

Shs 6,939 Billion

The SACCO's share capital increased to Shs 6,939 billion in the year 2022 by 66.9 per cent in the year 2022 from Shs 4,157 billion in 2021 financial year.

To ensure quality services and broaden revenue base to the members, the SACCO plans to continue expanding operations by seeking and introducing new innovative products and services. The SACCO will also pursue partnerships to expand to new products that add value to members as well as generate revenue for the SACCO. ■

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.

Health Cooperatives; MAXIMISING THEIR BENEFITS

Sarah Murungi
(sarahkijo@yahoo.com)

> In 2020, Health cooperatives were recognised by the Cooperative Societies amendment Act which provided a legal framework for regulating these entities in the country.

Health Cooperatives have existed for many years in the world, In Uganda, Health Cooperatives began in the 1990s but their spread has been on a slow stance. Efforts to expand have been challenges by a number of factors that I will highlight in the course of this article. In 2020, Health cooperatives were recognised by the Cooperative Societies amendment Act which provided a legal framework for regulating these entities in the country. The cooperative societies Act defines health cooperative societies as; a society registered to establish and operate plans or programs for health care, including hospital care, for its members and the members' dependents through contracts with physicians, medical societies, chiropractors, optometrists, dentists, dental societies, hospitals, pediatrics, and other health operators. The definition further explains what Health cooperatives can or cannot do which provides for consistency, regulation and accountability and it's important for partners and actors to respect and comply with this in deciding how to support health cooperatives in the country.

Why Health Cooperatives in Uganda

Uganda as a country has a history of cooperatives dating back to early 1900s and their contribution in increasing incomes for members, collective mobilization and decision making, social capacity cannot be underestimated. But while cooperative members continued to enjoy the economic and social benefits, many continued to ail with different health issues. Uganda's health sector continues to make strides in improving key health indicators but we continue to witness high levels of maternal and child deaths ,poor health seeking behavior and the quality of services offered is still limiting. With these challenges and the lack of a National Health Insurance Fund, majority of Ugandans still lack access to quality health services. Even where services are available, the high cost of health care and out of pocket expenditure leaves many Ugandans with limited options. The cooperative sector, with a current membership of over 3,000,000 provides an opportunity for members to mobilize resources and partner

with health facilities to deliver quality services to members. The law also provides for medical practitioners an opportunity to organize themselves into health cooperatives to improve the working conditions of health workers, improved technology in health and access to quality health services for their patients. Health cooperatives have the potential to improve community relationships with care providers but also improve quality of life for the people.

Challenges

Health cooperatives face quite a number of challenges both at start up, operational and sustainability stages. Its important to remind ourselves that health cooperatives are quite new in the country and while some Development organizations have been implementing different models, there seems to be limited harmonization with the Ministry of Trade, Industry and Cooperatives regulation. This affects health cooperatives in many ways including delayed registration, low membership, and lack of consistency in approach leading to confusion and delayed access to care for members. Health cooperatives leaders may lack adequate capacity to steer these entities due to limited knowledge on roles and understanding of regulation. Patriarchy from the promoters and donors that may limit ability of cooperatives to fully enjoy the principles of autonomy and independence, member control. The professional health cooperatives have an advantage of access to resources and capacity strengthening. Inadequate resources for health cooperatives is impacted by low membership, inadequate education on the value health cooperatives provide and the wide range of benefits. And of course lack of regular training and supervision from the regulatory body

How to maximise benefits of Health cooperatives

Health cooperatives have many benefits and a few strategies are needed to enable them maximise these.

Harmonising approaches to health cooperatives support with the Cooperative Societies Regulations. This will promote compliance and ensure existing and new cooperatives are guided by the law to avoid a scenario where cooperatives continue to operate unabated even when their registration expire or when they don't comply with aspects of the law. It's also important that partners working or supporting cooperatives have approval by Ministry of Trade, Industry and Cooperatives with clearly defined Memorandum of understanding that is reviewed regularly for compliance purposes.

Resource mobilization, allocation and accountability for Health Cooperatives. This includes cooperative leaders increasing membership and collecting dues, accountability for available funds. The MTIC needs to provide for adequate funds to facilitate capacity strengthening for health cooperative structures in leadership, management and resource mobilization. Joint planning between MTIC and partners supporting health cooperatives to agree on priorities before the roll out of MOUs. While other cooperatives are able to raise own funds and remain afloat, most health cooperatives operations and success is limited by adequate resources

Capacity strengthening for Cooperative leaders and members on the benefits of Health Cooperatives; their roles and facilitate a participatory process for the cooperative members to define their own success. Inadequate resources currently limit Cooperative independence and Autonomy. Capacity strengthening needs to take a participatory process of needs identification, pause and reflect sessions. Capacity strengthening could also target staff of the regulatory body at district and lower levels to harmonise the capacity strengthening approach across the different levels.

Partnerships between donors and smaller organisations supporting Health Cooperatives. While Health Cooperative idea is new to the ears of many Ugandans, there is undoubtedly increasing interest in this sector but also new organizations at different levels supporting will to support that could contribute to achievement of this goal. MTIC role will be to coordinate these, bring them together for learning but also to ensure that their capacity is built. This will increase opportunities for expansion of health cooperatives and increased funding and capacity strengthening.

Healthcare cooperatives include workers' cooperatives that provide health services, patient or community cooperatives that are user-owned, and hybrid multi-stakeholder cooperatives. They can provide anything from homecare to fullscale hospital care. The International Health Cooperative Alliance estimates that there are more than 100 million households worldwide that are served by health cooperatives. ■

SACCO NAME

BISHESHE CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD P.0 BOX 388,IBANDA LOCATED ALONG IBANDA KAMWEGE ROAD.
CONTACTS
0789578815 MANAGER

BISHESHE SACCO BRANCHES

HEAD OFFICE AT BISHESHE
RWENKOBWA BRANCH
OUTREACH OFFICE
LYAKAHUNGU -KAMWEGE
MAHEGA -KAGONGO

MISSION

To enhance financial service delivery to all our economically active members by increasing on savings mobilization and credit opportunities and income for all their families in order to fight against poverty.

VISION

To be a leading profitable and sustainable SACCO empowering its members towards positive economic development change and development in all other aspects of life.

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Email: kajofaco@gmail.com

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Cooperative Export Marketing brings farmers on-board

By Daniel Karibwije (dankarib@gmailcom)

Cooperatives level the playing field giving farmers a seat at the table. In a world with middlemen (and middle women) calling shots, it is about time farmers take charge of their destiny. There is power in production and it is the farmer that delivers coffee, tea and most agro-export products. However, they take home peanuts at the expense of crafty middle-men who decide prices. Small scale farmers are at the mercy of local buyers who adulterate quality.

Cooperative export marketing brings farmers under one umbrella. Leadership of the cooperative is tasked with marketing produce and getting the best possible prices. The forces of demand and supply come into play. A well-established and proactive leadership works in the best interest of organized farmers.

It is important that the cooperative is structured at 3 levels comprising; members, the board and executive committee to provide leadership and staff hired to handle the daily operations. Each level must perform its role and like a family work in harmony. All organs are important. Staff with the right skills and attitude must be fully committed to the mission and vision.

Cooperative export marketing requires networking and research on the best market entry strategies. Expectations need to be realistic on which markets are feasible and those that remain work in progress. Finding export markets is not the real problem. The gist of the matter is ensuring sustainable production of exports with the expected quality first and quantity second.

With experience, cooperatives will sign long term contracts in lucrative markets. A single business person can fly overseas on a trade mission and meet prospective buyers with interest in Uganda's pineapples. However, without deep grassroots and a supply chain network of farmers trained to meet the market standards, opportunities do not reach the desired recipients.

Integrity and transparency by the leaders of cooperatives are key determinants for success. Cooperative export marketing gives importers assurance that volumes will be met. The composition of cooperatives is a boost to fair trade guaranteeing better prices. Cooperatives are composed of male, female and youthful farmers working for the economic growth of local communities. Today's consumers are keen on connecting products with faces tilling the garden. Brand marketing opens opportunities for cooperative societies.

Collective marketing reduces risks for small farmers who are illiterate and lack sophistication. It amplifies their voice. The per unit cost of marketing, attending trade fairs or being part of outward missions searching for export markets is greatly reduced. The game of numbers is an important boost because you need to be absolutely sure of the produce source. It gives the cooperative leadership confidence when they have 5,000 registered farmers committed and driven to produce a specific amount of milk to meet an export order. Value addition becomes a reality and banks are more willing to lend money to a cooperative than one individual farmer with no following.

Value addition opens market opportunities fetching better prices for small farmers. Exploitation of rural farmers is eliminated since they are protected by the democratic leadership and management team working in the best interest of the group. Cooperatives keep records of individual farmer produce. The contribution and labour of individuals is recognized. Small farmers get inspired through peer-to-peer learning in the cooperative and together work as a team to achieve desired objectives. A small farmer trying to sell and market individually will get exploited in pricing. Group cohesion and bulk storage in standard conditions brings the farmer's voice into decision making with marketing benefits shared by all. ■

The Writer is an Export Trade Specialist dankarib@gmail.com

THE IMPACT OF LAWYERS TO THE CO-OPERATIVE MOVEMENT UNDER THEIR NEW VEHICLE THE UGANDA LAW SOCIETY MEMBERS CO-OPERATIVE

On the 17th of June, 2023, it was all smiles and jubilation as the "learned friends ", entered a new chapter when they appointed the first Board to steer the newly formed ULS members Cooperative Society. For long, Lawyers have been lone rangers navigating the murky world of social economic empowerment as sole individuals but the Covid Pandemic changed the narrative. Once the president presented the essential services and left out the profession the lawyers knew it was time to come together and cooperate. Covid 19 was indeed a humbling moment to reflect on the future of both the young and old lawyers, a cooperative was clearly the most suitable driver for a sustainable socio and economic agenda for the Lawyers. Having a cooperative soon became the single most important mission of the Leadership of the Uganda Law Society.

Lawyers young and old are excited at the prospects the new ULS Members Co-operative Society has to offer and once matters of governance, strategy and mobilization are completed, they will begin the envious task of growing it into one of the largest institutional Co-operative in Uganda. Co-operatives are associations of people working together for a common purpose, typically economic. They can take various forms, such as agriculture, utilities, health care, credit unions, and legal services. Cooperatives

are based on values of democracy, equality, solidarity, and self-help. They can offer many benefits to their members and society, such as reducing poverty, creating jobs, empowering communities, and promoting social justice.

But how can lawyers work with cooperatives? And why is it important for them to do so?

Lawyers can help form and advise cooperatives on legal matters, such as incorporation, governance, taxation, contracts, compliance, and litigation. They can also help cooperatives navigate the complex and diverse laws and regulations that apply to them in different jurisdictions.

Lawyers can join or create cooperative law firms or networks that operate on cooperative principles and serve cooperative clients. They can benefit from sharing resources, expertise, and values with other lawyers who are committed to cooperative law.

Lawyers can support cooperative conversions, which are processes of transforming existing businesses or organizations into cooperatives. They can help facilitate the legal aspects of the conversion, such as transferring ownership, assets, and liabilities; drafting new bylaws and agreements; and obtaining necessary approvals and consents.

Lawyers can advocate for cooperative law reform and development at the local, national, and international levels. They can help raise awareness of the benefits and challenges of cooperatives; lobby for more supportive policies and legislation; and participate in research and education on Ugandan Cooperative Laws and Regulations.

By working with cooperatives, lawyers can contribute to a more democratic, equitable, and sustainable economy and society. They can also enrich their own professional practice and personal development by learning from the cooperative movement and its values. Cooperatives are not only a viable alternative to conventional business models; they are also a source of inspiration and innovation for lawyers who want to make a difference as they improve their own socio - economic standing. ■

Gyaviira Morgan Bonna

BOARD CHAIRMAN - UGANDA LAW SOCIETY MEMBERS CO-OPERATIVE SOCIETY LIMITED

CO-OPERATIVES AND THE PROMOTION OF GREEN ENVIRONMENT

The Green Race
Environmental Advocacy

Lwanyaga Getrude
ENVIRONMENTAL LEGAL OFFICER

> They can also contribute to the transition to a green economy, which is a low-carbon, resource-efficient and socially inclusive economy that aims to reduce environmental risks and ecological scarcities.

Cooperatives are well-positioned to promote a green environment, as they are based on values of democracy, equality, solidarity, and self-help. They can also contribute to the transition to a green economy, which is a low-carbon, resource-efficient and socially inclusive economy that aims to reduce environmental risks and ecological scarcities.

Some of the ways that cooperatives can promote a green environment are:

- Adopting environmentally friendly practices and technologies, such as renewable energy, waste management, organic farming, and green building.
- Educating and raising awareness among their members, customers, and communities about the importance of environmental protection and sustainability.
- Advocating for policies and legislation that support the green agenda and the cooperative movement at the local, national, and international levels.
- Collaborating with other cooperatives and stakeholders in the wider social and solidarity economy (SSE) to create synergies and scale up impact.
- By promoting a green environment, cooperatives can also benefit from new opportunities and challenges in the green economy. They can create new jobs, improve their competitiveness, enhance their resilience, and fulfill their social responsibility. They can also align their actions with the UN Sustainable Development Goals

(SDGs), especially SDG 13 on climate action and SDG 7 on clean and renewable energy.

- Promoting a green environment is not only a moral duty for cooperatives; it is also a strategic choice for their survival and development. Cooperatives can be agents of change and innovation for a greener and fairer Uganda and the world.

Facts and Figures

1. Our lifestyles are responsible for an estimated two thirds of global emissions.
2. The wealthiest bear the greatest responsibility: the combined emissions of the richest one percent of the global population are larger than the combined emissions of the poorest 50 percent.
3. The extraction and processing of materials, fuels and food contribute half of total global greenhouse gas emissions and over 90% of biodiversity loss and water stress.
4. The Group of 20 major economies (G20) accounts for 78% of global greenhouse gas emissions.
5. The Sustainable Development Goals include targets (4.7 and 12.8) to ensure that, by 2030, people everywhere have the relevant information, education and awareness for sustainable development and lifestyles in harmony with nature.

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THE ROLE OF COOPERATIVES IN PROMOTING INCLUSIVITY

> "We are all different, which is great because we are all unique. Without diversity, life would be very boring."
> *Catherine Pulsifer*

"Inclusivity means not 'just we're allowed to be there,' but we are valued: smart teams will do amazing things, but truly diverse teams will do impossible things." Claudia Brind-Woody

As we celebrate the International Cooperatives Day 2023, looking beyond the bottom line, cooperative have a social mission to enhance not only the livelihoods of their members but also the communities that surround them: Cooperatives focus on broad community support where everyone, regardless of political or religious beliefs or skin color, can contribute to finding solutions and can give back to their communities.

Fostering equality and diversity remains a big challenge facing organizations, Cooperatives inclusive. cooperatives can play a significant role in this regard by focusing on the diversity and inclusion policies and strategies in the workplace. Differences in gender, ethnicity, culture, color, religion, abled differently and a variety of other factors play a major role in the sector. Inclusion ensures that people with these differences experience a sense of connection and encouragement from their work places and communities.

In the workplace, equality is making sure people are given equal opportunities, equal pay, and are well accepted for their differences. It fosters a safe, secure, and inclusive workplace where people with diverse backgrounds can thrive.

The Role of Cooperatives

As cooperatives, based on the cooperative principles, stand a big chance of leading this movement by ensuring that they create an environment that recognizes the different categories of people that they serve as members.

Cooperative bylaws are being addressed to improve participation for women and youth and cooperatives are also working with development partners to encourage them to include inclusivity in decision making process in their boardrooms.

Some SACCOs and Apex institutions have gone an extra mile in reaching out to serve different categories of members rural and urban, men, women and youth especially the vulnerable to form self-help groups for economic empowerment. Government programs such as emyooga and the popular Parish Development Model are intentional to promote an inclusive economy.

Irrespective of these initiatives, inclusivity remains a hot topical issue that Cooperatives must continuously address until we get to a time when it will no longer matter whether the members, we serve are women or men, young or old, urban or rural, black or white but just be members. When the Board members and executives are neither men or women but just leaders.

Let's talk about Women

The Global Women Leadership Network (GWLN) in the recently published Pink Paper reported that in Africa the percentage of female CEOs and Board members stands at 24% and 33% respectively.

Some of the reasons that keep low the percentage of women in leadership include but not limited to: social norms, lack of confidence, family responsibilities, lack of adequate training, held to higher standards than their male counterparts, fewer connections and networks, challenges in travel demands, bias at work place, lack of supportive systems etc.

What Cooperatives Can to do change this history

Promote women leadership, confront explicit and implicit gender bias, support work life balance, increase women confidence and self-esteem, confront racial injustice and harassment, promote inclusive policies by giving women a platform to contribute equally in the governance space and provide development opportunities.

Inclusive policies: The sector cooperatives serve is a special one that requires a very sensitive eye that looks at people differently to attract them to join cooperatives, patronize the cooperatives by participating in leadership and discussions that affect Cooperative business. Cooperatives must appreciate that people are different and their behaviors are affected by a number of factors including cultural issues, background, levels of education, exposure, age, exposure and many others. Cooperatives must labor to make a difference in our communities in ways they extend service. Simple things like affirmative action initiatives, laboring to translate the literature in local languages, getting sign language experts in our member meetings, policies that create room to lend to the blind and the deaf, provide structures that address the needs of our colleagues who are abled differently, these make cooperative business model unique.

Inclusive Governance Structure: Executives and board members should be as diverse as our members and the communities' cooperatives serve. However, this diversity must be in tandem with skill, capacity, resource control and the diverse voices around the table encouraged to bring their unique life experiences and perspectives". Cooperatives need to learn how well their board reflects their community and must look for ways to attract more diverse board candidates – by widening the pool of potential directors and building governance skills among members. The question is how many cooperatives do recognize this? How many women and youth in terms of numbers are Board Chairpersons and Chief Executive Officers? How many youths are given an opportunity to sit in the Boardrooms?

Inclusive products and Services: The conversation of products and services is an ongoing one and we must continuously sound the bell till we get to the point where member welfare is more valued than profits at the end of the financial year. Cooperatives must ensure there are products that suit everyone. A cooperative must appreciate changing needs of individual members and communities every day in order to remain at the top of the game. If we don't create a flexible culture of regularly reviewing the products profiles, we will lose our members to sharks.

Create a sense of urgency and engage in inclusivity topical conversations: Let us make this an agenda item in all our member engagements, let us communicate it as an urgent topical issue, let us promote it in our homes by providing equal opportunities to our children and dependents, let us engage the government and development partners in doing good.

WHY COOPERATIVES NEED TO EMBRACE INCLUSIVITY

Increased creativity and innovation give a chance to the team to tap into the different talents and giftings thus bringing lots of positive change in organizations. This works best when leaders create a conducive environment for the inclusive team to share ideas and experiences with positive, constructive and timely feedback. Encouraging this creates an environment of collaboration and problem-solving that gives your entire team a sense of ownership in the cooperative business.

Variety of different perspectives: We look at things differently and this is very key if we have to understand our members needs and come up with solutions that cut across. A millennial looks at the digital space with enthusiasm and given space and guided well they bring life to static institutions.

Employee engagement: Highly engaged employees hold very favorable opinions of their

place of work. When employees feel connected to their teams, love their jobs, and have positive feelings about their organization, they want to stay and put in extra effort to help the organization succeed. This will in turn reduce employee turnover by creating a team of loyal employees who are proud of the outcome. "A diverse mix of voices leads to better discussions, decisions, and outcomes for everyone." Sundar Pichai

Increased profitability: Creativity, innovation and employee engagement results into good performance of organizations which directs leads to high profits. Increased profits mean higher return on member investments in terms of profits and dividend. Every member wants to invest where their money can generate competitive return. As coops we have to balance the dual mission of business and social mission.

Organizational Repute: Good repute in the cooperative sector and may be other organizations can be best summarized as quality demand driven products and services, quality customer care, loyal membership and reputable corporate leadership.

Loyal membership: an inclusive welcoming environment results in loyal membership who are ready to speak for the sector because they have a sense of belonging and are ready to cling no matter what.

A journey of a thousand miles begins with one step. Let us join our hands together to make a world a better space for us all. ■

Mercy Tumukunde

The Chief Executive Officer SteadFin Uganda SACCO Ltd and Chairperson: Africa Women in Cooperative Network by ACCOSCA.

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About TDS & Co.

TDS & Co., Certified Public Accountants is a team of Certified Public Accountants that combines skill, innovation, and professionalism. We are dedicated to serving with the highest level of professionalism and commitment. Auditing and Assurance for us is an ART. Nothing short of Accuracy, Reliability, and Timeliness will be good enough.

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To be the leader for exceptional client service in Africa

Mission:
To be the best provider of accountancy, management and consulting services in Africa.

Values:
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KYAMUHUNGA PEOPLES CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD

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- **Home Improvement Loan**
- **School fees**
- **Kyapa loan**
- **Amaizi super loan**
- **Rural Mix.**
- **Emergency loans**
- **Group loans**
- **Institution /Company loans**

KYAPS BRANCHES
- **Main Branch and Head office- Butare Town Kyamuhunga Bushenyi District**
- **Katerera Branch-Katerera Town Rubirizi District**
- **Rutookye Branch -Rutookye Town Mitooma District**
- **Ishaka Branch -Ishaka-Bushenyi Municipality**
- **Rubaare Branch-Rubaare Town Ntungamo District**
- **Biguli Branch -Biguli Town Kamwenge District**
- **Kihihi Branch -Kihihi Town Kanungu District**
- **Mwenge Branch- Kyarushozi Town Kyenjojo District**

OUTREACHES
- **Kashenshero Service Centre –Kashenshero Town Mitooma District**

STREAMLINE UBUNTU: REVITALISING HEALTH COOPERATIVES AND COMMUNITY HEALTH SCHEMES

Samuel Mugisha
CEO STREAMLINE

Photo: *Minister of Trade, Industry and Cooperatives, Hon. Hon. Fredrick Ngobi Gume handsover a motorcycle at the launch of Stre@mline Ubuntu on 28th FeAb 2023*

Streamline Health Tech Company Limited (Stre@mline) is a Ugandan technology company that was birthed in 2014 from a partnership between Innovation Streams Limited and COU Kisiizi Hospital.

Stre@mline offers 3 products:

a. Stre@mline Electronic Medical Records Platform (EMR) currently in use in 50+ health facilities across Uganda enabling hospitals to deliver clinical excellence and manage their resources efficiently.

b. Stre@mline SNAP: A digital business intelligence platform powered by artificial intelligence that provides real time analytics and forecasts to governments, researchers and implementing partners enabling them to decide policy.

c. Stre@mline Ubuntu which aims to extend access to affordable health care to vulnerable people, facilitate hospital and community scheme sustainability and foster collaboration among partners hospitals.

Stre@mline Ubuntu is currently working with 12 hospital community schemes including: COU Kisiizi Hospital (Rukungiri), Nkozi Hospital (Mpigi), Ishaka Adventist Hospital (Bushenyi), Ruharo Mission Hospital (Mbarara), Villa Maria Hospital (Masaka), Ngora Fredar Carr Hospital (Ngora), Rushoroza Hospital (Kabale), Rugarama Hospital (Kabale), Kagando Hospital (Kasese), Kolonyi Hospital (Mbale), Gift life health care center (Lira) and Kiwoko Hospital (Nakaseke).

Stre@mline provides the following services to the health co-operatives and community health schemes:

a. **Capacity building support:** Schemes are trained on how to run a successful scheme. Topics covered include financial management, governance, mobilisaiton, etc. Stre@mline also provide specialized consultancy services on pricing, risk management, claims management, benefit structuring, marketing, etc.

Photo: *Capacity building workshop held at COU Kisiizi Hospital in January 2023*

Technology support: Stre@mline empowers hospital schemes with technology to successfully digitalize all their process and therefore, become more transparent and efficient. Stre@mline provides Stre@mline Electronic Medical Records (EMR) platform, Community Scheme Administration platform, Community collections platform and business intelligence platform for health schemes.

Mobilization support: Working with partners like the Uganda Cooperative and SACCOs Union (UCSCU), Stre@mline supports mobilization of schemes so they can build a big pool of funds and become sustainable. ■

To get in touch with us:
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Phone: +256-704-899-935
Email: info@streamlinehealth.org

The Minister of state for co-operatives, the General Secretary, UCA and other officials pausing for a photo during the donation ceremony at Roofings, Wakiso District

CLIMATE CHANGE: Co-operatives rallied to preserve the environment

Mubaale Muke Chrispus

As the world braces for the celebrations of the International Day of Co-operatives due for July 1, 2023. The Co-operative Movement of Uganda has been urged to invest heavily in tree planting in order to mitigate the effects of climate change.

The Minister of State for Co-operatives, Gume Fredrick Ngobi, made the remarks recently at a handover ceremony where Roofings Uganda was donating 12 million tree seedlings to the co-operative movement of Uganda in Lubowa, Entebbe Municipality, Wakiso.

"We have 14 million co-operators; if each co-operator plants a tree per year, in a day, a co-operative can plant 14 million trees," he said.

This comes at a time when the world is struggling with the effects of climate change, which include global warming, rising sea levels, and reducing snow and forest cover on the planet.

In the same vein, the General Secretary of Uganda Co-operative Alliance Limited, Mr. Ivan Asiimwe, said that tree seedling donations will be increased in order to

The General Secretary, UCA speaking to the press

increase tree planting across the country.

"We have started with Busoga Growers Co-operative Union, and we are committed to distributing to the cooperatives elsewhere in the country.

Mr. Asiimwe also advised cooperatives to plant trees on the boundaries of their land.

"Even bounderies can be utilized since not all cooperatives have vast land that is redundant," Asiimwe said.

"They (co-operators) are willing to comply with their principles". Adding "Even members of SACCOS are willing to participate," Asiimwe added.

Asiimwe welcomed the donation and described it as timely since tree planting is one of the key activities for the celebration of the International Co-operatives' Day celebrations scheduled for July 1, 2023.

According to global statistics, the still and tube industry contributes 11% of the carbon in the atmosphere.

The Corporate Affairs Manager of Roofings Uganda, Mr. Joshua Steward, said that they (Roofings) are committed to donating more than 12 thousand trees

State Minister for co-operative planting a tree seedling

per year.

"It is good to support the environment since we still have rain; the world is likely to run out of rain where one cannot even plant a tree," Joshua said.

He added that Roofings is committed to securing own land for planting a forest to fight the excess gases contributed by their factories to the atmosphere. ■

FINANCIAL LITERACY: THE GAME CHANGER FOR SACCOs

Collins Nyangaro
Regional Manager, UCSCU

Financial literacy is the possession of the requisite set of skills, knowledge and confidence that allows an individual to make informed and effective decisions with all of their financial resources, taking into account one's economic and social circumstances. People with appropriate financial literacy training tend to make better financial decisions and manage money better than those without such training.

Financial literacy is crucial to successful "adulting". Schools and homes that have financial literacy programs always augment their students' abilities to make wise financial decisions and are much more likely to successfully save money, budget wisely and invest smarter.

Likewise, SACCOs that invest resources in financial literacy trainings for their members, employees and leaders always find it easy to mobilize savings, shares and recover loans because their members know how to generate money and manage / invest it well.

In order to consolidate and sustain the achievements, Financial Literacy strategy will inevitably have to be made the SACCO's game changer.

Financial literacy has been recognized as a critical factor in improving the quality of life and enhancing financial inclusion in Uganda.

While the poor share the same goals as all other people (e.g economic security for themselves, their families, and future generations) their limited resources and options often lead to a sense of hopelessness and inertia. Careful management of what little money they do have is critical to meet day-to-day needs, cope with unexpected emergencies, and take advantage of opportunities when they come along.

The bad news is that the poor too often lack the knowledge and experience they need to be careful money managers.

This is the purpose of financial education. It teaches people concepts of money and how to manage it wisely. It offers the opportunity to learn basic skills related to earning, spending, budgeting, saving, borrowing, investing, insurance, planning for old age and identifying reliable financial service providers.

The good news is that when people do become more informed financial decision-makers, they can plan for and realize their goals more easily. Moreover, once people have acquired financial literacy skills, those skills cannot be taken away. A one-time course in financial education can have lifelong rewards.

Financial education is relevant for anyone who makes decisions about money and finances.

Women, in particular, often assume responsibility for household cash management in unstable circumstances and with few resources to hinge on. Financial literacy can prepare them to anticipate life-cycle needs and deal with unexpected emergencies without assuming unnecessary debt.

For youth, financial literacy can reduce their vulnerability to the many risks associated with the transition to adulthood, and enhance their skills in managing money as they enter the world of work.

Therefore, by promoting financial literacy, SACCOs will have a larger market in which to compete, and their members will be better informed and able to contribute more meaningfully to their SACCOs' growth and sustainability.

Financial literacy is relevant for everyone in a modern society regardless of income level, education, age, employment status or gender:

- For example, everyone needs to understand how;
- to draw up and live within a budget,
- to understand why and how to save,
- to borrow responsibly and to avoid becoming over-indebted,
- to make informed choices between different financial products and services, and
- to plan ahead for old age.

Unfortunately, many people in Uganda do not have the knowledge, skills and confidence to be able to do these things. As a result, many of those who could afford to save do not do so, many people are heavily over-indebted and many people are not benefiting from financial products and services which could help them to lead more prosperous lives.

The successful implementation of the financial literacy strategy is not only in the interests of the consumers of financial services. The Government also stands to benefit from a population that is financially capable and therefore more productive. SACCOs will also benefit from increased uptake of financial services and the economy as a whole will benefit from a deeper and broader financial system.

Priority targets for this strategy could be;

- Schools
- Youth
- Rural outreach
- Workplaces and
- Media

The main reasons for selecting these strands are summarized below. Within these strands, there should be a particular focus on the disadvantaged, including those who suffer from a disability.

Financial education in schools

People tend to form their attitudes to basic financial matters early in life. So, it is important to provide children with knowledge and understanding and to develop responsible, and well-informed attitudes through providing them with financial education while they are at school. This is also the only opportunity to provide financial education directly to most of those in a particular age cohort. Beneficiaries could then become the SACCOs' future savers and borrowers.

Youth and young adults

Many young adults are taking responsibility for managing their finances for the first time when they are already grown up. Yet, as things stand, they will have received little or no financial education while at home or school. Young adults account for a significant proportion of the national population, and are the most energetic and productive segment of the population. By targeting them, SACCOs will build a critical mass of young entrepreurial members from whom savings and shares would be mobilized.

Rural outreach

More than 85% of Ugandans live in rural areas. Most SACCOs

serve largely rural communities. People living in rural areas are particularly vulnerable to bad or uninformed financial choices. Their incomes are largely low and irregular, and thus any loss or imprudent use of money has significant consequences for them. In many rural areas, even the most basic financial information is lacking.

Workplace

Workplace-based programs should be established in the SACCOs' catchment areas. For employers with large numbers of employees, these programs can be an efficient and effective way of reaching significant numbers of people. From employers' perspectives, this strategy would offer their employees something which many employees will value. Moreover, employees with serious financial problems can suffer worry, stress and illness, all of which can make them less productive at work: personal finance education and training can attract them to the SACCOs, improve their patronage, increase their saving the in SACCOs and help reduce the risk of people developing serious financial problems.

Media

The mass media has the ability to reach a wide audience. Radio in particular is affordable and accessible to many – even those excluded from other communication channels. TV, radio, print media and new media can provide a forum for debate and two-way communication which enables feedback and correction of misinterpretations. Media, if used the right way, moreover has the persuasive power that brings about behavioral change. ■

The writer is a Regional Manager at Uganda Cooperative Savings and Credit Union (UCSCU), a microfinance specialist and a passionate advocate for women and girl's rights

Dr Danstan Kisuule
CEO Y-Save

How Have Co-operatives Stayed Afloat Post Covid-19?

The Y-Save Story

There are many sayings which always point to people preparing themselves for the future:

- "Whoever fails to plan is planning to fail"
- "If you don't prepare for the future, the future will prepare for you".

There are many things that we learnt from the Covid-19 period and the lockdown. One of the things that we learnt as a Co-operative was the principle of planning for the future. One of the things that Co-operatives help their members with is an avenue that they can use to make savings, which they can access and use latter on. This can only be achieved if the Co-operative puts up policies and measures for its member not to make continual withdrawals of their savings, so that these savings can be used on a rainy day.

Y-Save as a Co-operative was founded on a strong culture of saving. Each member is required to make mandatory monthly contributions of not less than UGX 100,000 per month. A member who mises saving for six consecutive months is asked to close their account and given back all their money. Also Y-Save has over eight optional savings products. These include:

1. The mandatory saving account. One is required to be saving at least UGX 100,000 per month. If one wants to make withdrawals from this account, the member MUST have saved at least UGX 4 million if they are to make any withdrawals for savings balances over the UGX 4 million. This gives the Co-operative to have an amount of money which is locked up, which the members cannot withdraw, which can be used to invest to bring an income to the Co-operative
2. The school fees accounts, where money is saved to pay for the education of the members and their children
3. Medical account to carter for the medical bills of the members and their dependents
4. Target account, where members are encouraged to make savings towards a particular target e.g. buying land, wedding preparations, a trip, etc...

As a Co-operative all members are required to buy at least 30 shares and each share is valued at UGX 50,000. This means that once each member has bought the 30 shares, they have raised a minimum of UGX 1,500,000.

This background helps to bring to light what has enabled us to stay afloat post Covid-19. This has been possible due to the following reasons:

1. One of the things that surprised us at the onset of Covid 19 in March 2020, while the President declared a lockdown that lasted over 6 months and many people were restricted to move from their residential areas, the members of Y-Save requested for other avenues/options that they could use to continue to save. The use of the mobile networks e.g. MTN and Airtel was of great use during this time. We were able to open up accounts in these telecommunication companies, that helped us to mobilize savings from our members during this period. The use of the Mobile money has also assisted us in sending money to our members either those making savings withdrawals or those to whom we are disbursing the loans.
2. The use of the services of on-line banking and agency banking has been of great help to our members and us as an organization. This means that our members are able to make their savings and loan re-payments without necessarily visiting the physical location of a bank. We are also able to make payments to our members using the on-line platform in the comfort of our offices.
3. While I mentioned earlier on that the members are not able to make withdrawals on their mandatory savings account, until they have saved above UGX 4 million, during the Covid-19 period, the board made a waiver to allow the members who were stranded to be able to make withdrawals even below this minimum balance. This came in handy for many members and once the lockdown was lifted and people resumed to work, they were able to make further deposits/savings, as they had witnessed the benefits of savings.
4. The non-withdrawable minimum balance together along with the money for the share capital gave the Co-operative a huge amount of money i.e. Assets that was invested in high yielding money markets i.e. Treasury Bills and bonds, that enabled the Co-operative not only to earn a reasonable income, but also be able to take care of the liquidity situation of the co-operative. put in the
5. The other thing that kept us a float is that we continued to engage our members with meetings on a monthly basis. Since it was not possible to have physical engagements with our members, as a Co-operative we opened up a zoom account. These Zoom accounts allows us to have up to a maximum of 1,000 members attending a single meeting. These monthly engagements helped us to continue to have cohesion in our Co-operative. The use of the on-line platform has also enabled our members to have meetings in other areas of interest without them necessarily having to meet in a physical location. ■

NYEKORAC FARMERS' COOPERATIVE SOCIETY LIMITED

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Email:nyekoracccfg@gmail.com/nyekorac_cooperative@yahoo.com
Tel: 0392660357/0775875098,Web: www.mobipayagrosys.com/nyekorac

SUPPORTED BY: NAADS

Company/Organization description

Nyekorac Community Farmers' Co-operative Society Ltd (NRCFCS) is a legal farmers' institution which is members owned and controlled organization. It was established in 2013 under CAP. 112 of the co-operative societies Act in Uganda with permanent legal Reg. No. 10266/RCS under the Ministry of Trade, Industry and Cooperatives (MTIC) Kampala. We have a total membership of 3,500 members speeded throughout 30 Rural Producers Organization (RPOs) operating in sub counties of Ogur, Agweng, Ngetta, Amach and Aromo in Lira district and Abia, Apala in Alebtong district and also Okwongodul sub-county in Dokolo district respectively.

SERVICES OFFERED:

SUPPLY OF AGRO-INPUTS, AGRO PROCESSING AND VALUE ADDITION

AGRICULTURAL EXTENSION & ADVISORY SERVICES

TRACTOR HIRE & TRANSPORT SERVICES

DIGITAL PAYMENT & AGENT BANKING SERVICES

LOCAL SEED BUSINESS / SEED MULTIPLICATION

Vision

Nyekorac Co-operative society aspires to become a fully- fledged producer, processors and marketing organization with a competent B.O.Ds and secretariat, and functional intuitional systems that offer desirable business services to its members.

Mission

The co operative exists to produce, process (value addition) and mar market high quality agricultural produce especially Sunflower, Maize, Soya beans, Beans, Rice, Sorghum, Fruit trees and Sim Sim (Sesame) to different market actors across the country through a well developed network of buyers to improve incomes and the standard of living of members.

Goals

- To strengthen the capacity of members to access reliable and affordable quality inputs for production, collective bulking and uses their own processed products.
- To develop and strengthen the capacity of members to engage in commercial agricultural enterprises.

Core values

- Transparency and accountability
- Cooperation and team work
- Commitment of all members
- Quality.

The main objective of the cooperative:-

- Is to contribute to increased food security, enhancing household incomes through increasing Maize, Sesame, Soybeans and Beans production, productivity and improved post-harvest handling technologies and farmer group storage approach in Lira district Northern Uganda.

Specific objectives among others include:-

- To increase maize, sunflower, sesame, beans and soybeans production and productivity among smallholder farmers in Lira district and Lango sub-region
- To improve farmers access to high quality agricultural inputs and post-harvest handling technologies for market production
- To increase farmers access to finance to boost investment in market led production and to strengthen the capacity of members to engage in commercial agricultural enterprises for improved livelihoods.
- Support coordination, monitoring & evaluation of project activities.

MOYO SACCO LIMITED

THE PRIDE OF WEST NILE

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Moyo SACCO Ltd, the Pride of West Nile.

Tranforming Lives Through Competitive & Reliable Financial Services to Members

SACCOS; SOLUTION TO ECONOMIC HARDSHIPS

Francis Ssemwanga
Cooperatives and Microfinance Specialist
MBA, MCIM, DipM, MAE, Dip Cooperatives

We are all facing harder financial decisions as the economy struggles. Consumers are looking to get basic services such as food and financial services from locally owned businesses.

Not caught up in risky investor markets, Savings and Credit Cooperatives (SACCOs) provide these services, often in a more sustainable way.

Wise Ugandans began thinking about alternatives to the traditional business model, and they joined SACCOs to meet the fundamental human need, to find a way of saving and borrowing without taking risks and without handing over too much power to a money lender.

Studies indicate that two thirds of consumers and businesses find cooperatives more trustworthy than most other companies due to their transparency, governance, democratic processes and general support for their community.

In August 2019, Government launched the Initiative on Wealth and Job creation (Emyooga) targeting to transform 68% of homesteads from subsistence to market-oriented production. On 26 February 2022, the government launched PDM strategy to improve service delivery and lifting 17.5 million Ugandans in 3.5 million households out of poverty at the grassroots level. This was to encourage wealth creation and employment generation at the parish level, to encourage savings mobilization and use of these savings deposits as a source of investment capital to rural enterprises in the form of loans. This initiative is leading to new jobs and economic development at parish level.

The SACCOs model enables farmers to create economies of scale in bargaining with banks, provides members with access to sustainable financial services and low-income families to access a safe place to save their income.

Since SACCOs are owned and controlled by the people who use their services, they revolve earnings back to their communities and make sure their members and not outside investors, control the decision-making.

Retaining equity in local communities through member-owned businesses is a smart way to lift our rural areas out of poverty. The earlier Ugandans join or form SACCOs in their areas of work, residence, constituencies and sub-counties, the sooner they will transform Uganda from a poor peasant society into a modern, industrial, united and prosperous society. ■

Launching a cash operating branch in Entebbe Town presided over by the Board Chair Maj. Gen. Sam Kavuma

WAZALENDO SACCO (WSACCO) INVESTING BEYOND SACCO BUSINESS

DK Mbiire psc(j)(UK), M.A(KCL).
Maj
Head of Business Operations WIL and Founder Member WSACCO

Wazalendo products and services have increased tremendously over the previous 18 years to meet practically all the activities of a savings and credit cooperative society, with just the continuous requirement for growth and sustainability remaining. Savings and credit cooperative societies have been largely successful, although not without growth and sustainability issues. Rarely are growth curves linear for most businesses. Even though global economic issues continue to represent a threat to financial institutions, including SACCOs, Wazalendo has consistently grown by double digits over time, most notably during the COVID-19 pandemic.

Most saving societies experience liquidity challenges in their early years, as did ours until about 2014. This is always followed by the need for additional services and products to meet the needs of members. Beyond this level, the challenge becomes one of sustainability. Market interest rates are one factor that influences sustainability beyond loan repayments. Interest rates are clearly influenced by economic performance. Economic performance is an uncontrollable variable that enterprises and savings cooperatives must plan for. One wonders where WSACCO would be if loan repayments were lower. Could it sustain this growth and member services? This leads us to the problem of investment, the other factor of long-term sustainability.

It is common knowledge that cooperative societies play an important role in economic development, particularly in Africa, where commercial bank products and services are prohibitively expensive. SACCOS, in addition to providing credit to their members, are economic growth drivers in a variety of ways through their activities and services. The Ugandan government has embraced microfinance institutions as a crucial driver of economic growth. The government manifesto highlighted investments as one of the means by which Uganda will be transformed, and the call for investments has been promoted and supported at all levels for an extended period.

The constitution of the Republic of Uganda mandates that the UPDF be a productive force capable of engaging in economic growth of the nation. This noble direction was acknowledged by the management of Wazalendo SACCO, which invests a portion of

its resources in portfolios with reputable financial institutions but would probably do better in other economic ventures. Consequently, the necessity for investments is intended to align the SACCO, which is the brainchild of UPDF service men and women, with the government's vision, as well as the economic benefit this adds to the member share in the SACCO.

The Board of Directors inspired the 14th and 15th Annual General Meetings with the notion that Wazalendo should invest in the economy. The formation of a business arm was motivated by the continuous pursuit of dividend growth within the organization, as well as the broader objective of achieving government economic strategy. As a result of this process, Wazalendo Investiments (SMC) Limited became the investment arm and a subsidiary of WSACCO. The company was formed in 2021 and officially launched in 2022 with the goal of capitalizing on opportunities in the financial and business sectors. Built with the vision of becoming a sustainable investment arm that supports economic growth, the company aims to build a strong business entity through prudent investments that ensure return to shareholders, who are also members.

In its first two years, the subsidiary embarked on an ambitious plan to enter the commercial world through two pioneering business lines: real estate and agro processing. These were proposed as a result of a desire to invest in ventures that provide both a service and a return to their members. Firstly, in Uganda, the need for housing is far from being met, in addition to topping the list of the needs of the working population. WACCO members' top priority is generally the need for a home. Second, agriculture is the major economic activity that provides income and food for many Ugandans while also attracting a lot of investment attention. Most customers in Uganda's banks and savings organizations are looking to borrow money for either a home or an agricultural enterprise.

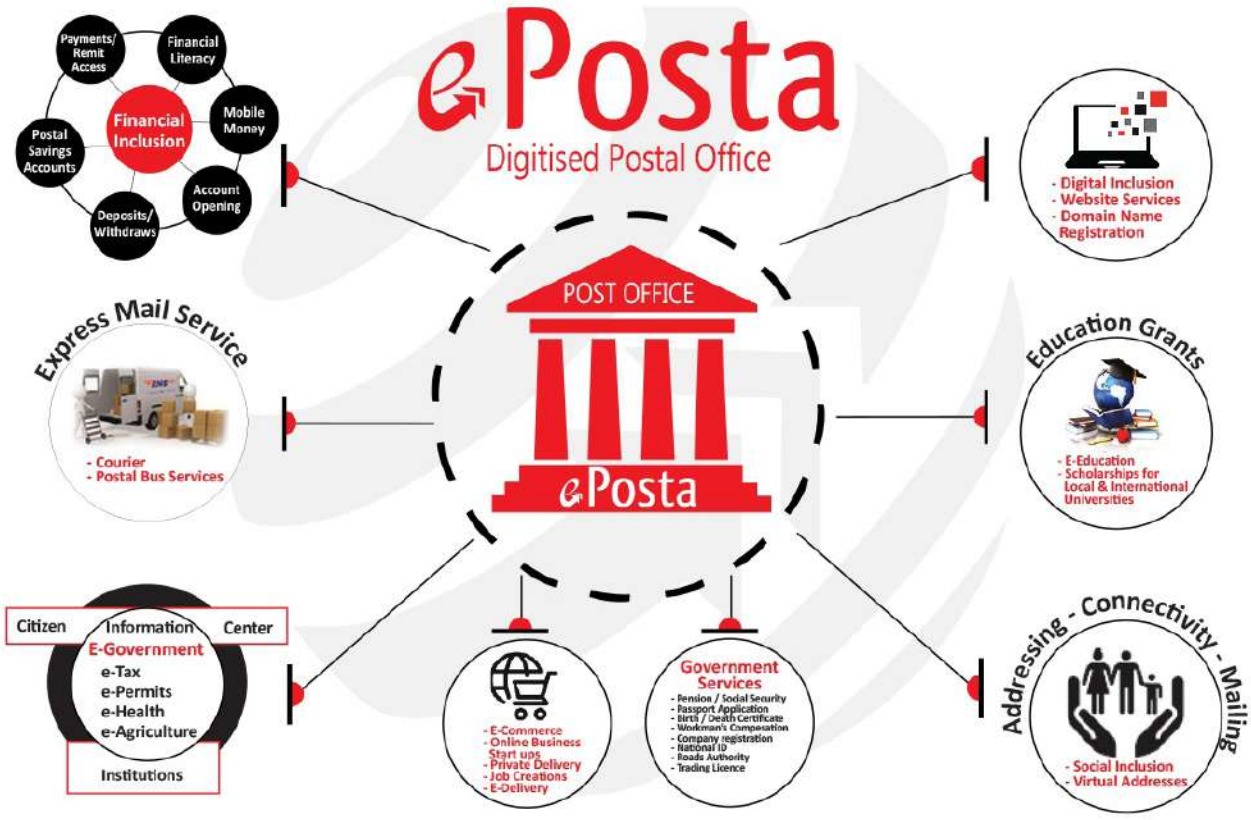
The UPDF has been at the forefront of promoting agriculture, taking over from its founding force, the NRA, which even had a hoe on its flag to depict production. Beyond the need for food and income on a personal level, Uganda has a comparative advantage in agriculture to fill the gap in the high global demand for food, especially value-added products such as agro-processed foods. Currently, there exists a gap in the market but mostly the inadequate storage of grain and fruit to prolong the life and meet the demand during times of scarcity. Given this, the focus and selection of the first two investments- real estate and agro processing-have been deliberate.

Initial investments comprise of Wazalendo estates acquired to provide members with land for development and investments at competitive market rates, but more significantly, secure titles and excellent home sites. In March 2023, the Matugga-Mabanga pioneer estate opened between two major highways, the Kampala-Bombo Road and the Matugga-Kapeeka Road, near Kampala and vibrant communities. This will be followed by another at Bulamu on Kampala-Mityana Road to allow a blend of pricing and location but also to balance affordability and land usage options across income categories. In the next months and years, new estates will emerge in several cities and urban centers, allowing for greater variety and availability across the country. Second, in order to take advantage of the availability of inputs and the potential profit margins of the local and regional markets, the company will also go into the storage and processing of grain and fruit. Wazalendo Investments Limited plans to deliver its agro-processed foods to the emerging markets afforded by the increasing food market in the petroleum and gas industry over the medium term. When fully operational, these two business lines will align with not just the strategic goals and objectives of the parent company, but also the national investment goals of service provision, economic growth, and wealth creation.

In future, Wazalendo Investiments Limited will aim to enter new markets, such as cooperative banking, managing retirement/pensions, private security, and partnerships, while adhering to our core business philosophy of prioritizing member welfare and services. The overarching objective of these investment endeavors will always be to enhance the income base of the parent company in order to promote internal sustainability and economic growth.

Alluta Continua!

Member Projects Loaned by WAZALENDO SACCO



GLORY
SAVING & CREDIT

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Email: glorysavingsandcredit@gmail.com

Vision
- To be the leading **Christian Cooperative Society** in the country

Mission
- Providing financial support structure necessary for development to the members

Core values
- Transparency and Accountability
- Respect of God
- Respect for one another
- Unity of purpose
- Team work
- Health relationships

Loan Products

> Taka Loans
> Group Loans
> Business Loans
> Asset Financing
> Emergency Loans
> School Fees Loans
> Church Project Development Loans

GLORY
SAVING & CREDIT
Your Reason to Smile

James Ok & Partners

CERTIFIED PUBLIC ACCOUNTANT

James Ok and Partners has been evolving in auditing, accounting and taxation services since 2014 and has thus acquired an extensive expertise in auditing SACCOs, Government entities and private sector. Having deeply taken interest to invest in understanding the features of SACCOs' accountability systems and requirements, we have created groundbreaking, user-friendly service delivery systems that are now available to small, medium-sized and large SACCOs.

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PAKS & CO

CERTIFIED PUBLIC ACCOUNTANTS

PAKS and CO. Certified Public Accountants is an audit firm prequalified by the Ministry of Trade, Industry and Co-operatives to audit Sacco's. Some of our current and former clients in the sector include; Glory Sacco Limited,Katuba Tweyambe Sacco, Kira Mbalwa Residents Sacco, NITA-U Sacco, Green Dot Sacco, PANEZO Sacco, Nakasongola Rural Sacco, Kiboga Livestock Farmers Sacco, Standard Finance Limited, Bukomero premier Investment Sacco and many others.

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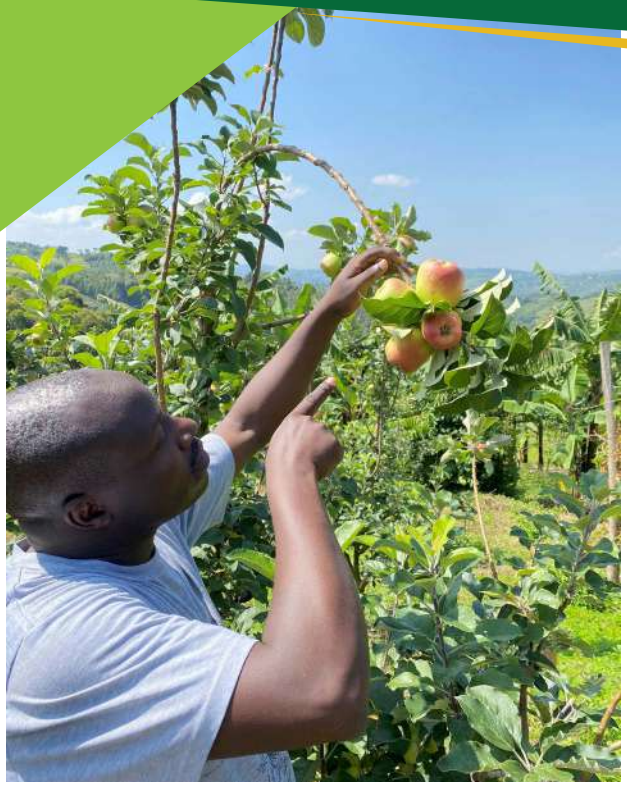
RUKUNGIRI APPLE FARMERS' COOPERATIVE SOCIETY LIMITED



Rukungiri Apple Farmers' Cooperative Society Limited registration number **11729/RCS** is a society with the Ministry of Trade, Industry and Cooperatives with a membership of 52 Apple farmers.

Our cooperative covers the entire district of Rukungiri with farmers from Bunyanja,Buhunga ,Bugaagari ,ruhinda ,nyajagyeme ,Kebisoni ,Nyarushanje subcounties and Rukungiri municipality .

Our Apple trees have an average age of 6 years and have reached production capacity of around 100 apple fruits per tree per season.

We grow mainly two Varieties;

- Anna; this is imported from South Africa
- Golden Dorset; imported from South Africa.

Apple growing has the potential to make a major contribution to poverty reduction in our society and improved nutrition. What is needed is diversification of livelihood opportunities and Apple commercialisation is a good option in this respect. Apples are high-value perennial fruit trees of commercial, nutritional and environmental importance if included in farming systems. It can help diversify income for farmers and improve their capacity to adapt to climatic extremes affecting the annual crops.

Market

Our apples fruits are locally consumed. Most of the Our Apples are sold at various supermarkets and shops in Rukungiri and the neighbouring Districts.

Challenges

Though apple production in Uganda is a profitable venture, there are still major limiting factors such as intensive labour and inadequate experience of farmers.

As with most horticultural fruit trees, commercial apple production is both knowledge and labour intensive. Farmers need to know how to manage trees, soil, water and grafting techniques as well as how to tackle pests and diseases. All these require labour and knowledge.

Another challenge is that many farmers are struggling to commercialise apple crops due to poor quality. The local varieties are less preferred at markets, as they are poor in taste. Hence, they are not able to compete with imported fruits

However, the advantage of apples over annual crops is that once established, farmers do not have to replant trees for a long time. The cost of tree establishment is a one-off, but management is a continuous process.

Other Challenges in Apple Farming

- Apple seedlings are imported and costly
- Birds and thieves are giving many farmers sleepless nights.
- Few areas are favourable for Apple Growing
- High competition with imported apples

Market

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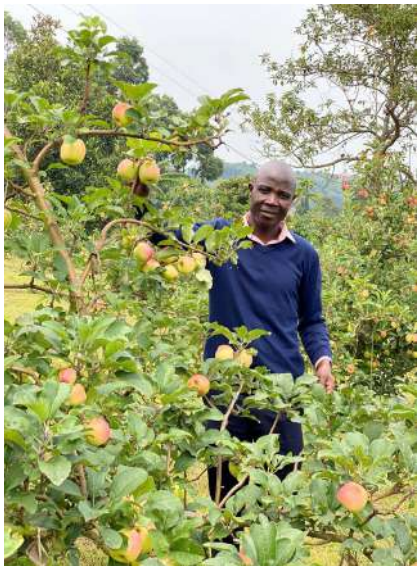
Tagobya Prosper
SECRETARY TO THE BOARD



As part of our objectives of transforming society and driving financial inclusion to ensure sustainability, dfcu bank has championed the formation and strengthening of savings groups and providing solutions that have a clear and direct impact on livelihoods, economic growth, inclusive social and economic development.

dfcu bank has built experience and expertise in working with groups, with a portfolio of more than 70,000 savings groups among which include Investment Clubs, VSLAs, SACCOs, Farmer Groups/ Associations, Co-operatives and Government initiatives such as the Parish Development Model, Emyooga Constituency Funds, Youth Livelihood Funds, Persons with Disabilities Funds, NUSAF, UWEP, DRDIP and many others.

The Bank, in partnership with the Rabo Foundation, established the Agribusiness Development Centre (ADC) which supports farmer training and mentorship for organised farmers groups. The training covers financial literacy, financial management, governance and leadership with dedicated resources based in all regions of the country.

dfcu if one of the sponsors of the Best Farmer competition to give famers exposure and provides winners with fully sponsored learning visits to the Netherlands.

The Bank also has a special programme for Women in Business (WIB) where they access free capacity building and borrowing at concessionary terms.

dfcu Bank offers Agri-Business products below to famers, farmer groups, SACCOs and Cooperatives.

1. Save-for-loan, to acquire working capital and assets, with loan amounts between Ugx 500,000 to Ugx 50m.
2. Agricultural Production Loans, to provide financing for on-farm production and post-harvest activities, with loan amounts up to Ugx 250m.
3. Business growth loans, for working capital and business expansion with loan amounts up to Ugx 250m.
4. Agri-Asset Finance, for purchase of Agro-machinery and infrastructure development (silos, warehouses, paddocks, valley dams, irrigation etc)
5. The Agricultural Credit Facility (ACF): dfcu Bank is one of the partner financial institutions, together with Government of Uganda though Bank of Uganda, that contributes towards the loanable funds towards value addition or acquiring productive assets.
6. Baraka Loans, for working capital purposes with loan amounts up to Ugx 30M.

Account opening requirements for SACCOs/VSLAs/Co-operatives;

- Certified Certificate of Registration
- Certified Bye-laws
- Registered resolution to open account with dfcu Bank
- Copy of national IDs for signatories
- One passport size photo for each signatory
- Initial deposit of Ugx 100,000

Account Features/Benefits

- No monthly account maintenance fees
- Interest earning account
- Free over-the-counter withdraws
- Free monthly e-statements
- Free Financial Literacy and Enterprise Development training
- Twilight Insurance cover of up to 5million per member
- Access to the SACCO App free of charge to manage group finances, reconciliations and reporting
- Access to financing at preferential terms and rates
- Dedicated Relationship Manager

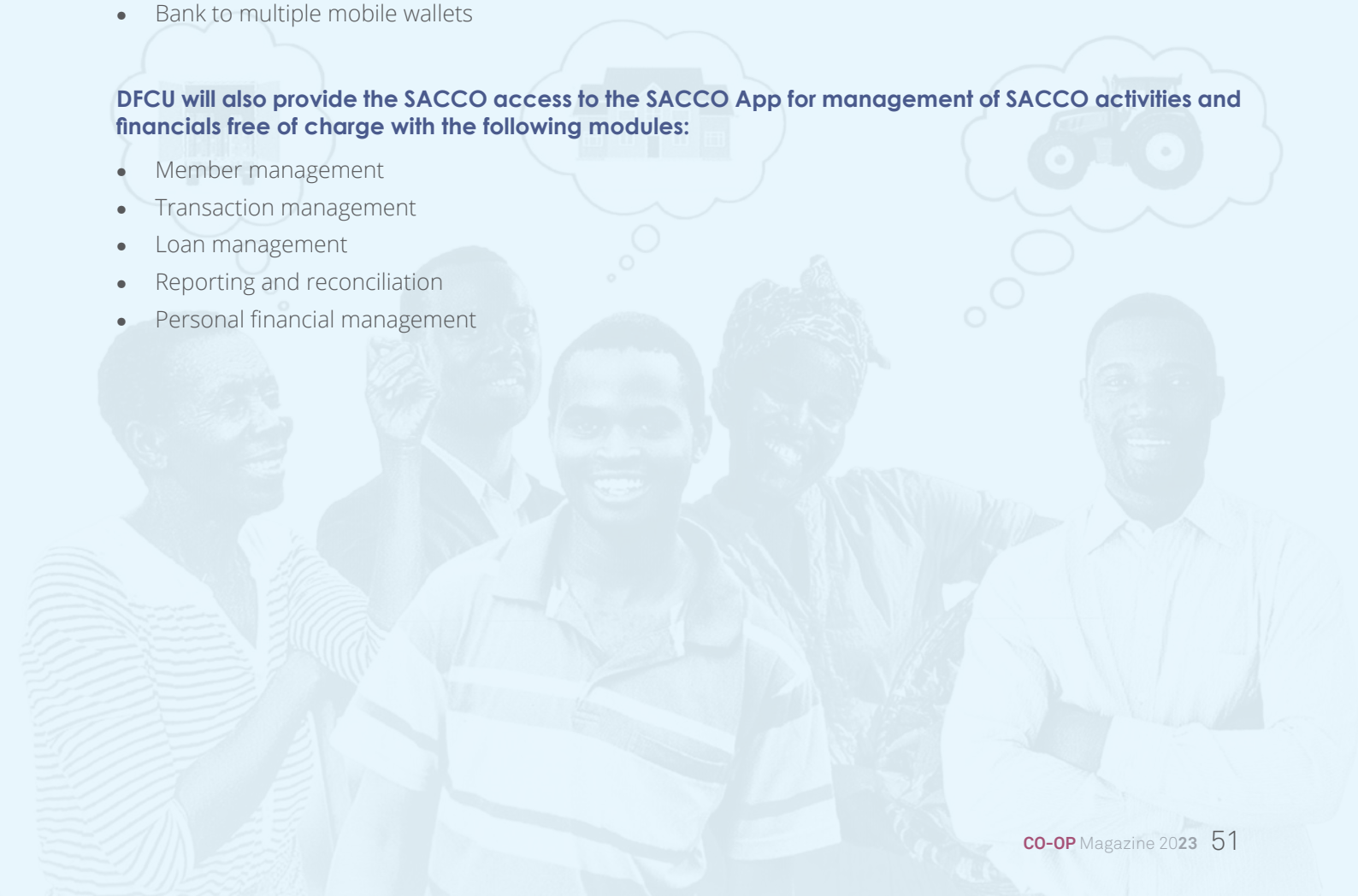
Online Transaction Capability and SACCO App

Dfcu bank will provide the SACCO nominated signatories access to the online banking platform, with the following functionalities:

- Internal account transfers
- Statutory obligations such as taxes and NSSF
- Utility payments such as electricity and water
- External transfers which include Real Time Gross Settlements (RTGS) and Electronic Telegraphic Transfers (EFTs)
- Bulk file upload for salaries and supplier payments
- Telegraphic Transfers (TTs)
- Bank to multiple mobile wallets

DFCU will also provide the SACCO access to the SACCO App for management of SACCO activities and financials free of charge with the following modules:

- Member management
- Transaction management
- Loan management
- Reporting and reconciliation
- Personal financial management



dfcu SACCOs/ Co-operatives/VSLAs

dfcu BANK ...with pleasure

A better tomorrow together

The **dfcu** SACCO account is designed for community groups to grow savings, effeciently track member constriutions and access financial literacy sessions for future investments. Sign up today and let's equip you with the tools you need to succeed.

Benefits:

1. Tiered credit interest on account
2. No account maintenance fees
3. Free over the counter withdrawals
4. Free e-statements
5. Free access to the group App for both administrators and members
6. Access to credit facilities
7. **dfcu** Twilight Insurance cover of up to UGX 5 milliion for group members and family to cater for funeral expenses
8. Free financial literacy and networking sessions
9. A dedicated Relationship Manager

To get started visit any **dfcu** branch countrywide, call us on toll-free **0800 222 000** or drop us an email on **InvestmentClub@dfcugroup.com**

dfcu Bank is regulated by the Central Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund of Uganda.
Call Centre: 0414 351 000 **Toll Free:** 0800 222 000 **Email:** customercare@dfcugroup.com
+256 776 760 760 **dfcugroup** **dfcu Bank**

MAKING MORE POSSIBLE