



**WAZALENDO**  
SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD



# Magazine

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**THEME: "SUSTAINABLE GROWTH AND QUALITY MEMBER SERVICES"**

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**CONVENIENCE, WSACCO AT  
YOUR FINGER TIPS**

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# WAZALENDO CONDUCTS NATIONAL WIDE MEMBER ENTERPRISE SELECTION TRAINING



**WSACCO Chairman Board Lt Gen Sam Kavuma during the training**



**Lt. Gen. Sam Kavuma warned against diverting loans to non-income-generating activities and urged members to borrow responsibly, This was at CDIS headquarters.**



**The training session**



**The training session**

# Editorial

To our esteemed members,

**A**s we strive to build a resilient and thriving SACCO, it's imperative we focus on key areas that drive growth and sustainability.

Let's start with savings, the backbone of our financial stability, by cultivating a culture of regular and sustainable savings, we empower ourselves to weather challenges and seize opportunities.

Make a conscious effort to save regularly and watch your financial security grow.

Our families and the communities within which we thrive, are the heartbeat of our SACCO. Let's invest in initiatives that uplift and support them, fostering a positive impact and stronger bonds.

When selecting enterprises to invest in, choose ventures that align with our values, goals and the prevailing market needs, driving mutual growth and success not forgetting adding a brick to "PROTECTING THE GAINS" Let's also leverage synergies with our stakeholders, together we can achieve more.



LT COL AKASIUS B. MPABAISI  
CORPORATE COMMUNICATIONS MANAGER  
WAZALENDO SACCO

Protecting the environment is a collective responsibility. Let's ensure our savings and investments contribute to a sustainable future, free from degradation.

Excellent member service remains our priority as a SACCO. Let's deliver value, support, and care to our invaluable members. Your feedback as strategic, members and stakeholders is irreplaceable in helping us improve our services to you.

Together, let's build a stronger, more prosperous WAZALENDO SACCO that benefits our members, communities, and the environment.

**SAVE FOR DEVELOPMENT.**

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## OUR LEGACY



**H.E GEN YOWERI KAGUTA MUSEVENI**  
PRESIDENT OF THE REPUBLIC OF UGANDA AND  
COMMANDER IN CHIEF (CIC) OF THE UPDF



THE LATE GEN ARONDA NYAKAYIRIMA

## CURRENT VISION IMPLEMENTORS



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**LT GEN KAYANJA MUHANGA**  
COMMANDER LAND FORCE (CLF)



**LT GEN CHARLES OKIDI**  
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**MAJ GEN DAVID MUGISHA**  
COMMANDER SPECIAL FORCE  
COMMAND (COMD SFC)

## WSACCO LEADERSHIP



**LT GEN SAM KAVUMA**  
CHAIRMAN BOARD OF DIRECTORS  
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**BRIG GEN JUSTUS RWABYARIRE**  
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CHIEF EXECUTIVE OFFICER  
WAZALENDO SACCO

# Foreword

## WAZALENDO SACCO CAN STILL BE THE VANGUARD OF SOCIOECONOMIC TRANSFORMATION

*“A small body of determined spirits fired by unquenchable faith in their mission can alter the course of history.” Mahatma Gandhi*

**A**n ancient Roman concept *Si vis pacem, para bellum* means that “if you want peace, prepare for war.” This therefore implies that strength is necessary to protect the peace one values and consequently, the only way to avoid war is to prepare for war! The theory of Nuclear Deterrence has proved to the world that indeed peace is achievable through deliberate preparation for war. Moreover, the US/Israel - Iran War has also proved this theory right because the race for Iran to have a nuclear weapon threatened US/Israel to the extent that they had to strike all nuclear capabilities and potentials that Iran could have had in possession.

Also, with the same theory of nuclear deterrence, North Korea is highly shielded from unprovoked attacks like it happened on Iran because of its nuclear capabilities. In fact, in the first term of President Trump, he had a face-to-face meeting with the North Korean Leader instead of sending there Tomahawk missiles.

Because of the fear of the mutually assured destruction (MAD), even super powers can not recklessly attack any nuclear possessing country. In order to stop more countries from developing nuclear weapons, a Treaty on the non-proliferation of Nuclear Weapons (NPT) was formed in 1970 and all the 191 nations that so far ratified it are bound by its limitations.

That aside, now come to our Uganda’s situation. Since independence, Uganda has had aspirations of socioeconomic

**Having studied, internalized and understood the causes of our fundamental problem of backwardness and underdevelopment, the NRA generation decided to provide the solution by addressing the causes. They never focused on the manifestations and symptoms but addressed the root causes.**

transformation. However, several bottlenecks have bedeviled our journey to success including ideological disorientation, weak and sometimes criminal states and many others. In order to eliminate these bottlenecks, it was necessary to replace the ideologically bankrupt state with an ideologically clear and pro-people state. Building such an ideologically clear and pro-



Brig Gen Justus  
Rwabyarire Rukundo psc  
(My), ndc (ROK), AADE



people state necessitated the use of a protracted liberation struggle. As a result, on 6th February 1981, a group of determined Ugandans led by the current President of Uganda, HE Yoweri Kaguta Museveni decided to wage a liberation struggle to bring peace and stability necessary for socioeconomic transformation. Indeed, on 26th January 1986, the liberation struggle, having been anchored on a “just cause”, became successful and captured state power. Consequently, on the swearing-in ceremony, the President/Revolutionary Leader promised that it was not a mere change of guards but definitely a fundamental change!

As Zig Ziglar once said, “Outstanding people have one thing in common: An absolute sense of mission.” The 6th of February 1981 declaration of a peoples’ protracted struggle for self-determination and liberation was indeed a generational decision and choice to shape their destiny.

Because it was based on a just cause, the revolution was able to yield fruits on 26 January 1986, becoming one of the shortest liberation struggles in the world devoid of foreign intervention or assistance.

Having studied, internalized and understood the causes of our fundamental problem of backwardness and underdevelopment, the NRA generation decided to provide the solution by addressing the causes. They never focused on the manifestations and symptoms but addressed the root causes.

Therefore, out of the need to achieve socio-economic transformation, we can discern that the historical mission was to be achieved in 2 phases: the first

**The additional 3 ways to make the seven are:- 5) creating/getting jobs in industries, 6) Services and 7) ICT. Every Ugandan must strive to get at least one way out of seven to ensure wealth creation for their households.**

**In the same effort, Uganda Peoples’ Defence Forces (UPDF) in 2005 decided to embark on the journey of improving the welfare of officers by establishing Wazalendo SACCO (WSACCO). The vision of Wazalendo was to become a strong and self-sustaining SACCO that drives the development of its members.**

phase was defeating dictatorship/ state-inspired violence and restoring security of the persons and their property; and the second one was to defeat poverty, backwardness/underdevelopment through social transformation and metamorphosis. This would involve commercializing agriculture to ensure both food and income security, industrialization to reduce on unemployment as well as revamping the education sector to teach vocational/technical courses through encouragement of science, technology and innovation.

**Uganda’s effort to eliminate subsistence farming and encourage all Ugandans to join the money economy is a right step towards socioeconomic transformation. Government initiatives like Emyooga, Youth Livelihood Program (YLP), Operation wealth Creation (OWC) as well as Parish Development Model (PDM) are all geared towards prosperity for all Ugandans.**

The question remains whether our current generation is fully aware of these gains that we need to consolidate in order to leap into the middle income status. Today, it is common for the youths to even question the relevance and importance of peace and security!

The answer is this simple:- anyone who wishes to know the value of peace brought about by this government should watch Al Jazeera TV and assess whether they can establish a business venture or even book a holiday tour in any of these international trouble spots: Iran, Ukraine, Gaza, Sudan, Eastern DRC, or even in Yemen. Therefore, no progressive-minded Ugandan would dare doubt the ‘gains’ of peace and security.

Secondly, as regards prosperity of all Ugandans, the Government has played its part in as far as providing infrastructure for wealth creation. There are 4 major sectors: Commercial Agriculture, Industry, Services and ICT. The President, during his Regional Tour on 8th May 2019, he wrote a paper entitled “Four Sectors and Seven Ways for Wealth and Job Creation.” Because Agriculture is the backbone of Uganda, this sector alone has 4 ways of wealth and job creation:- 1) The 4-acre model for those households with at least 4 acres of arable land; 2) High Value Crops and backyard farming for those with less than acre; 3) Augmenting the 4-acre model with plantation crops for those with at least 6 acres; and 4) Plantation Farming for those with big chunks of land.

The additional 3 ways to make the seven are:- 5) creating/getting jobs in industries, 6) Services and 7) ICT. Every Ugandan must strive to get at least one way out of seven to ensure wealth creation for their households.

In the same effort, Uganda Peoples' Defence Forces (UPDF) in 2005 decided to embark on the journey of improving the welfare of officers by establishing Wazalendo SACCO (WSACCO). The vision of Wazalendo was to become a strong and self-sustaining SACCO that drives the development of its members.

***The mission was to mobilize funds in order to provide affordable financial services that effectively improve members' welfare. 20 years down the road, WSACCO has achieved the vision and mission for which it is was established.***

***WSACCO does not only boast of being the biggest SACCO in Uganda but also one of the Africa's top ten SACCOs.***

Today, twenty years after establishment, WSACCO has brought smiles on the lips of every member. Those who were pessimistic about the future of WSACCO have now stood in shame as the SACCO grows from glory to glory and even more will come.

Furthermore, WSACCO is no longer a small welfare project for UPDF but a reckonable financial institution that currently is almost as big as some commercial banks. The only remaining effort is to ensure that WSACCO handles all salary for all UPDF personnel so that our cash branches are fully utilized while members are not overcharged by capitalistic banks..

There is also need to continue supporting the member in financial literacy, enterprise selection and collective marketing of member products. This way, the member will

maximize benefits from the SACCO hence development. Also. Through opening the common bond, WSACCO stands to be leading SACCO in Uganda that will have attracted all Ugandans to jump on the bus of financial freedom and independence. It is a known fact that most of the developed economies have relied on SACCO model rather than the foreign capital.

Therefore, the best way to avoid poverty and underdevelopment is to prepare for socio-economic transformation! The WSACCO experience has proved a success story which can be emulated by all Ugandans. The Parish Development Model (PDM) SACCOs need to borrow a leaf from WSACCO and even benchmark the best practices in order to promote financial inclusion for all Ugandans.

As I conclude this article, it is important to note that this year UPDF celebrated 45 years of existence under the theme: "Defending the gains of the Revolution and Honoring the Sacrifice of the Freedom Fighters: A call for National Unity, Peace and Socio-economic Transformation".

The



***"Protecting the Gains as We prepare for a Qualitative Leap into High Middle Income Status." Therefore, it was a duty of every peace-loving Ugandan to vote wisely as we protect the gains of the revolution; which 71% of all Ugandans supported.***

theme is instructive of the generational mission of ensuring that we consolidate and protect the gains of our revolutionary struggle in order for us to realize socio-economic transformation. Good enough, the NRM-O government equally campaigned under the slogan, "Protecting the Gains as We prepare for a Qualitative Leap into High Middle Income Status." Therefore, it was a duty of every peace-loving Ugandan to vote wisely as we protect the gains of the revolution; which 71% of all Ugandans supported.

Therefore, WSACCO can champion the struggle for the second liberation : - ensuring prosperity for all Ugandans beginning with UPDF personnel and later opening the common bond to include others. It is also our duty to mobilize the masses towards the socio-economic transformation of Uganda in order to defeat poverty, backwardness and underdevelopment.

Just like the famous Nobel Laureate Professor Muhammad Yunus once said, "Once poverty is gone, we'll need to build museums to display its horrors to future generations. They'll wonder why poverty continued so long in human society - how a few people could live in luxury while billions dwelt in misery, deprivation and despair."

***For God and my country.***

***The Writer is the Commandant of Oliver Reginald Tambo School of Leadership and Pan-African Centre of Excellence (ORTSL-PACEX) Kaweweta and Chairperson Supervisory Board of Wazalendo SACCO.***

# ENHANCING MARKET ACCESS THROUGH DIGITALIZATION

**T**he modern economy increasingly recognizes the importance of fostering member innovation and entrepreneurship as a means of enhancing organizational culture, expanding market access, and promoting individual economic empowerment.



**Col Yusuf Magero Buha**  
Chief Executive Officer Wazalendo SACCO

Initiatives that support members in developing and showcasing their own ventures can lead to increased morale, improved collaboration, and a stronger sense of community within an institution and the economy.

To achieve market access through digitalization, we began with a modest step by initiating the Waza Market Space. This platform is designed to facilitate the display and promotion of products and services produced by Wazalendo members. Currently, the market space operates from the WSACCO Headquarters in Kiwatule, serving as a foundation for broader physical and digital market integration.

The objective of the Waza Market Space is to promote member innovation and entrepreneurship, create space for member economic empowerment through enterprise, provide visibility for member owned businesses and services, cultivate a culture of self-

reliance and productivity, foster internal collaboration, market access and support among members.

Furthermore, the market space has begun by actively engaging employees of WSACCO. It is designed to serve as a motivational tool that encourages members to undertake productive ventures beyond their core employment responsibilities. It also positions participating members as role models to others particularly non-members by



*The proposed digital transformation of the Waza market aims to address these needs by creating a platform that fosters direct connections between members of Wazalendo SACCO who produce goods and offer services to the buyers of these goods and services both within the membership and outside thereby streamlining transactions and improving access to resources and market for their goods.*



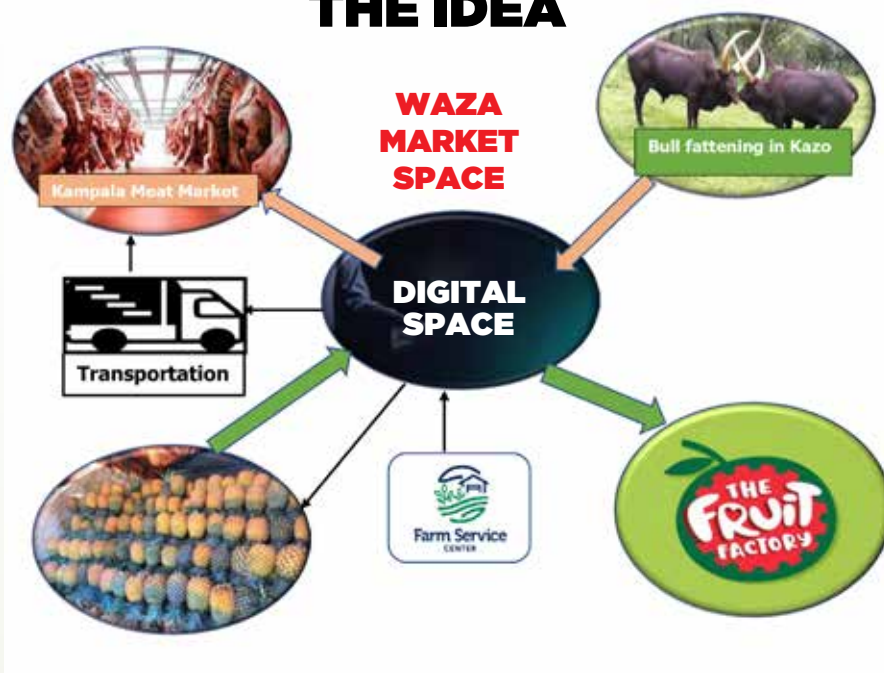
demonstrating proper loan utilization. In addition, the initiative provides a testing ground for the potential rollout of a similar market platform to the entire WSACCO membership, both physically and digitally.

**How does the Waza Market Space operate?** It provides both physical and visual displays, offering essential information for each business, including the owner's name, location, and product type and contact details. This approach is intended to enhance visibility, networking opportunities, and business growth for participating member members.

**The future of Waza Market Space.**

Wazalendo SACCO aims to evolve the market space into a digital platform reflecting on the societal shifts, fundamentally reshaping how goods and services are exchanged. This transition shall present opportunities particularly for localized markets seeking to expand their reach and enhance operational efficiency. *The proposed digital transformation of the Waza market aims to address these needs by creating a platform that fosters direct connections between members of Wazalendo SACCO who produce goods and offer services to the buyers of these goods and services both within the membership and outside thereby streamlining transactions and improving access to resources and market for their goods.*

# THE IDEA



The initiative seeks to leverage technology to overcome geographical limitations and information irregularities, which often hinder the growth of traditional markets. By providing actionable insights, facilitating seamless collaboration, and promoting financial growth, the Waza digital platform shall to empower members and drive their economic development further. The success of this transition hinges on the effective integration of technological solutions with the existing market dynamics and the specific needs of its members.

**What does this technology mean for Wazalendo?** As an institution there will be tracking of member business performance, sustainability metrics, and market trends using near real-time data using Multidimensional Analytics. Visa Vis the loan uptake of the members. Streamlining member project onboarding, and entire profiling of all our member projects.

The technology will connect Wazalendo member projects directly to buyers, input suppliers and ultimately financial services and this will reduce intermediaries and improve merchant inventory processes, generate loan leads with verified member project data and have visibility of how member projects are performing.

Benefits of Waza Market Space to the members. Firstly, the Waza Market Space will provide the member with technology to link with buyers (Market) and business solution centers like farm inputs, it will expose inspirational stories and business ideas to their colleagues, provide opportunities to learn, collaborate on existing member projects, help members access a wide range of products and services conveniently located within the institutional spaces and encourage the diversification of income streams and enhancing overall member and member welfare through providing additional borrowing capacity for Cash Flow Loan airing from increased Cash flows supported by Waza Marked Space.

**In conclusion,** Waza Market Space is more than just a marketplace. It is a platform for innovation, collaboration, and economic empowerment for Wazalendo members. Offering both physical and future digital opportunities, this space shall enhance visibility, connect members to markets, and business intermediaries. Members are encouraged to participate actively, support each other's ventures, and take advantage of the platform to diversify income and strengthen financial capacity for self-reliance, productivity, and empowerment.



*The technology will connect Wazalendo member projects directly to buyers, input suppliers and ultimately financial services and this will reduce intermediaries and improve merchant inventory processes, generate loan leads with verified member project data and have visibility of how member projects are performing.*



Capt Dathan Bunanukye, Board Member – Western Region  
Wazalendo SACCO

## HOUSEHOLD INCOME: THE TRUE ENGINE OF FINANCIAL FREEDOM

**I**n every home in Uganda, one truth remains constant: the strength of a household determines the strength of a Nation. As we step into 2026, I reflect not only as a board member of Wazalendo SACCO, but as a soldier, a parent, and a member of the SACCO, household income is the captain steering our financial destiny.

Household income is more than a salary. It is the combined effort of every income-generating activity within a family. It includes: Monthly salaries and wages, small businesses and side enterprises, agricultural production, rental income without forgetting SACCO dividends and interest earnings.

When diversified and well-managed, household income becomes a shield against uncertainty and a bridge to

opportunity.

### Why 2026 must be the year of Income Expansion

Over the last 20 years, WSACCO has provided affordable financial services like Agriculture loan, Biashara (Business), Nyumba and Asset financing loans. We also offer attractive savings products and financial literacy programs to our members. Access to finance alone is not enough, the real transformation happens when members use these tools to multiply income at

household levels.

We have seen inspiring examples with introduction of enterprise selection training with our own members showcasing the vivid developments that shape household income where the family members have been involved in the wealth creation.

Members investing in dairy farming and increasing milk production

Families starting poultry and piggery projects with SACCO loans

Spouses launching retail, craft shops and agro-processing ventures

These initiatives are not just businesses; they are engines of stability. They pay school fees on time, build permanent homes, and reduce financial stress among our members.

As we navigate 2026, I encourage every member to adopt a three-pillar approach for stronger Households.

**Save Before You Spend,** savings is not what remains after spending; it is what remains after prioritizing. Regular savings with WSACCO builds financial discipline and unlocks borrowing power.

**Diversify Income Sources,** relying on one paycheck is risky. Even a small side project-farming, rentals, or



***Jackson Kanunu's dairy demo farm***

trading—can provide a financial cushion.

**Invest in Productive Assets,** Loans should create income, not pressure. Invest in assets that generate returns—livestock, machinery, land, or structured businesses.

As our SACCO remains committed to empowering members through:

Affordable and convenient financial services with the introduction of cash flow loan, competitive returns to deposits, financial literacy and digital platforms that enhance convenience.

In 2026, our focus is not just on growth in numbers, but growth in impact—stronger households, confident members, and sustainable wealth creation.

With increased evidence of resilience, creativity, and

determination among our members. Let us now take deliberate steps to strengthen our household incomes.

Let every loan have a plan.

Let every savings account have a purpose.

Let every household have multiple streams of income.

When households thrive, our SACCO thrives. When our SACCO thrives, our members secure their future.

Save for Development

**Dathan Bunanukye,**  
**Capt**  
**Board Member – Western Region**  
**Wazalendo SACCO**



***Member project***

# DRIVING SUSTAINABLE GROWTH: ESG IN UGANDA'S SACCOS

**C**ongratulations to Wazalendo SACCO Ltd on 20 remarkable years of service! Over the past two decades, Wazalendo has not only shaped Uganda's cooperative landscape but also positively impacted the lives of over 117,000 UPDF personnel, Reserve Forces, Ministry of Defence and Veteran Affairs staff, and their families across its 19 branches and 8 liaison offices within Uganda. This milestone is a testament to visionary leadership, unwavering commitment, and a deep sense of community.

As Wazalendo SACCO celebrates this landmark, it is also the perfect time to reflect on a transformative trend quietly reshaping SACCO operations across Uganda: Environment, Social, and Governance (ESG) principles.

Once considered the domain of multinational corporations, ESG is proving equally vital for SACCOS. It serves as a guiding compass—helping organizations operate responsibly, serve their members better, and leave a lasting positive mark on society.

Understanding ESG: Why It Matters

**ESG rests on three simple, yet powerful pillars:**

**Environment – Caring for the Planet:** SACCOS can minimize their ecological footprint through energy-efficient offices, green loans for sustainable farming, and climate-smart community projects. Every initiative that



**Dr. Sylvester Ndiroramukama**  
(ADE, DEEU)  
Chief Executive Officer  
Uganda Cooperative Savings and Credit Union (UCSCU)

protects natural resources today safeguards a sustainable future for generations to come.



**One of the solar panels used at WSACCO**

**Social – Caring for People:** A SACCO is only as strong as its members. Programs that enhance financial literacy, promote health and wellness, empower women, and engage youth strengthen communities. When members thrive, the SACCO thrives.

**Governance – Doing Things the Right Way:** Ethical leadership, transparent reporting, clear policies, and strong boards build trust. When members see accountability in action, loyalty grows, and confidence in the SACCO deepens.

For SACCOS, ESG is far more than a regulatory checklist—it is a strategic approach that fosters sustainability, builds trust, and strengthens member engagement.

## **WAZALENDO SACCO LTD: LEADING BY EXAMPLE**

Over the recent past, Wazalendo SACCO Ltd has been a trailblazer in mainstreaming ESG in Uganda's SACCO sector, proving that profit

and purpose can go hand in hand:

**Green Financing:** Wazalendo has championed loans for solar energy, eco-friendly farming, and waste-to-energy projects—helping members save costs while protecting the environment.

**Community Engagement:** Through schools, health programs, financial literacy workshops, and empowerment initiatives for women and youth, Wazalendo demonstrates that strong SACCOs are built on strong communities.

**Ethical Governance:** Transparent reporting, participatory decision-making, and robust policies have positioned Wazalendo as a model of trustworthy and accountable governance, inspiring SACCOs across the nation.

Through these efforts, Wazalendo SACCO has become more than a financial institution—it is a catalyst for sustainable growth, showing that SACCOs can lead both economically and socially.



**Wazalendo supports environmental protection by donating re usable sanitary pads to the community**

### **Why ESG is the Future**

Globally, ESG is transforming financial markets. Investors, regulators, and members increasingly gravitate toward organizations that demonstrate social responsibility,

environmental stewardship, and strong governance. For SACCOs in Uganda, embracing ESG means:

#### **Stronger Member**

**Confidence** – Responsible and transparent SACCOs earn loyalty and trust.

**Access to Sustainable Funding and Partnerships** – ESG-aligned SACCOs attract socially conscious investors and development partners.

#### **Long-Term Resilience** –

Proactively addressing environmental and social risks ensures SACCOs remain strong even in uncertain times.

At Wazalendo SACCO Ltd, ESG is not a distant concept—it is a practical framework ensuring that the next 20 years will be greener, fairer, and even more impactful.

### **A Call to action**

As Wazalendo SACCO celebrates two decades of remarkable service, let this milestone inspire all SACCOs in Uganda to embrace ESG as a guiding principle. By investing in people, protecting the planet, and upholding governance excellence, SACCOs can lead Uganda towards a future where economic growth, social well-being, and environmental stewardship go hand in hand.

Wazalendo SACCO Ltd @ 20 – Celebrating the past, empowering the future!!

**The writer is the Chief Executive Officer**

**Uganda Cooperatives Savings and Credit Union**



**Solar battery**

# THE COMMISSIONING OF A NEW WAZALENDO CASH OPERATING BRANCH IN NANSANA MUNICIPALITY

**T**he Uganda Peoples' Defence Forces leadership applauds Wazalendo SACCO for its continued contribution to the financial stability and welfare of its personnel.

The recognition was delivered by the Chief of Staff – Air Force, Brig Gen David Gonyi, who represented the Chief of Joint Staff at the launch of the SACCO's 13th Cash Operating Branch in Nansana Municipality on 8th December 2025

Brig Gen Gonyi said that Wazalendo has become a central pillar of financial inclusion within the defence community through its disciplined saving culture and accessible credit facilities.

He reaffirmed the UPDF's commitment to improving the welfare of officers and militants and noted that Wazalendo will maintain its SACCO status rather than transition into a commercial bank.

Speaking on behalf of the Board Chairman, Vice Chairman Col Allan Kitanda thanked the UPDF leadership for its consistent support and for endorsing the decision to preserve Wazalendo's identity. He encouraged members to increase participation and involve their families so the institution can grow into the largest SACCO on the continent.

Kitanda noted that as Wazalendo marks its twenty years of operations attributing its growth to the guidance of the UPDF leadership, dedicated staff and loyal members who continue



Chief of staff Airforce Brig Gen David Gonyi



Chief of staff Airforce Brig Gen David Gonyi commissioning WSACCO Nansana branch

to entrust the institution with their savings.

The Chief Executive Officer, Col Yusuf Magero Buha, said that the Nansana branch was established to ease congestion at the Kampala branch and bring services closer to members.

He emphasised the need to recruit more family members to strengthen financial inclusion and long-term sustainability.

Col Buha added that Wazalendo has stepped up training for members before loan access to ensure responsible

borrowing, to keep loans affordable and encourage active participation across all units.

The Director of Operations, Mr William Atalyeba, said that the former Kakiri branch, now under Nansana, will continue to operate as a liaison office and urged the new branch manager to deliver committed service to the members.



Nansana WASACCO branch

*Kitanda noted that as Wazalendo marks its twenty years of operations attributing its growth to the guidance of the UPDF leadership, dedicated staff and loyal members who continue to entrust the institution with their savings.*



1st Cash transaction at Nansana branch



Maj Gen. Mzee Sabiiti officiated the flagging off, of the Nakasongola branch construction, accompanied by vice chairman BoD Col Allan Kitanda & CEO col Yusuf Magero Buha

## WAZALENDO SACCO FLAGS OFF THE CONSTRUCTION OF A TWO-STOREY COMMERCIAL COMPLEX IN NAKASONGOLA TOWN

“

Col Buha particularly thanked the President of the republic of Uganda, His Excellency Yoweri Kaguta Museveni for supporting the SACCO movement in the country and providing conducive environment for SACCOs to thrive.

Representing the Board of Directors, Capt Isaac Bisaru said the Nakasongola complex will not only benefit SACCO members but also the surrounding community through job creation, tax contributions, and opportunities for other SACCOs to benchmark.

**W**azalendo Savings and Credit Cooperative Society (WSACCO) has flagged off the construction of a two-storey commercial complex on 6<sup>th</sup> February 2026. The groundbreaking ceremony was officiated by the General Manager of Luwero Industries, Major General Mzee Sabiiti, who commended Wazalendo SACCO for aligning its programmes with the strategic direction of the Commander-in-Chief to improve the welfare of UPDF officers, militants, and their families.

Maj Gen Sabiiti said the new complex, which will house the Wazalendo SACCO Nakasongola cash-operating branch and include rentable commercial space, reflects the steady growth of the SACCO and its contribution to sustainable welfare financing.

“The expansion of Wazalendo SACCO is a clear fruit of the Tarehe Sita struggle. As we celebrate 45 years of achievement, it is encouraging to witness the growth of a welfare venture that directly supports our forces,” he said.

He recalled that before the establishment of Wazalendo SACCO, many soldiers faced difficulty accessing affordable loans, as commercial banks considered them high-risk and charged prohibitive interest rates. This, he noted, prompted the UPDF leadership to intervene.



Maj Gen Mzee Sabiiti flagging off construction of Nakasongola cash branch

“In 2005, commanding officers were tasked to mobilise units to join the SACCO. I was one of them. Twenty



**Maj Gen Mzee Sabiiti pose in a group with the guests during the flag of the construction of Nakasongola cash branch**

years later, I can testify that this decision changed our lives. Today, I am conveniently served by my own SACCO with humility and decency," Maj Gen Sabiiti said.

Maj Gen Sabiiti commended Wazalendo SACCO for already promoting generational membership by bringing family members on board, noting that the initiative strengthens welfare sustainability within the UPDF fraternity. He further encouraged the SACCO to consider extending selected services to members of the civilian community as a way of strengthening civil-military relations.

Speaking at the event, the acting Chief Executive Officer of Wazalendo SACCO, Col Yusuf Magero Buha thanked the UPDF and Wazalendo SACCO leadership for the strategic guidance and continued support that has enabled innovation and improved service delivery to members.

He announced that the Nakasongola branch will become Wazalendo SACCO's 15th cash-operating branch, citing its status as one of the oldest branches and its strategic location. He noted that the branch currently processes between 480 and 500 loans monthly valued at about Shs 3.5 billion.

Col Buha further revealed that Kabong Liaison Office was launched on the same day, while the 14th cash-operating branch will be opened in Kihhi on 26 February

2026, with plans to establish a min branch at Kabamba and a cash operating branch in Lira in 2027.

Highlighting the SACCO's financial performance as of 31 December 2025, Col Buha said Wazalendo SACCO recorded a surplus of Shs 105 billion, a loan portfolio of Shs 1.14 trillion, and total assets valued at Shs 1.4 trillion.

Col Buha particularly thanked the President of the republic of Uganda, His Excellency Yoweri Kaguta Museveni for supporting the SACCO movement in the country and providing conducive environment for SACCOs to thrive.

Representing the Board of Directors, Capt Isaac Bisaru said the

Nakasongola complex will not only benefit SACCO members but also the surrounding community through job creation, tax contributions, and opportunities for other SACCOs to benchmark.

The event was attended by Col Omaria of the Mountain Infantry Division, Col Samuel Ssekamwa, Division Intelligence Officer, Ms Bazizari Allen representing the Mayor, Capt Dathan Bunanukye, Wazalendo Board member for the Western Region, WO I Osuko Peter, a Board member for West Nile, Director of Operations Mr William Atalyeba, and other invited guests.

**Wazalendo SACCO**



**Flagging off construction of Nakasongola branch**

# SUPPORTING THE CDF CUP TOURNAMENT WITH SPORTS ITEMS

**W**azalendo Savings and Credit Cooperative Society (WSACCO) has donated sports uniforms to 20 football and 20 netball teams ahead of the 17th Edition of the Chief of Defence Forces (CDF) Cup Tournament, due to kick off in Masaka City.

The tournament, hosted by the Armoured Division, will run from 26 August to 5 September 2025.

Receiving the donation, the Armoured Division Commander, Maj Gen Deus, thanked WSACCO for the support and urged the teams to

wear the uniforms with pride, using the competition to build friendship and unity rather than rivalry.

The Uganda Peoples' Defence Forces (UPDF) Joint Staff for Formal Education, Sports and Culture, Brig Gen Richard Karemiri, also commended WSACCO for the gesture, noting that it had come at the right time. "This is a big boost to our preparations for the 17th edition

of the CDF Cup. All teams are set and ready for the tournament, which will be officially opened tomorrow," Brig Gen Karemiri said.

Delivering the gear on behalf of WSACCO, Acting Director of Finance and Administration Lt Col Julius Katanaka said the occasion symbolised both the presentation of sports kits and the reaffirmation of WSACCO's commitment to games and member development. "Sports have long served as a unifying force bringing together individuals from diverse backgrounds and fostering bonds. WSACCO's Corporate Social Responsibility mandate drives us to empower and uplift the pivotal role sports play in shaping character and discipline by supporting this tournament," Lt Col Katanaka said.

He added that WSACCO's investment goes beyond immediate contests on the field to the potential and aspirations of every participant.

Also present were WSACCO Corporate Communications Manager, Lt Col John Andrew Kulu, and Lt Col Akasius Mpabaisi, among other guests.



**Gen Muhoozi Kainerugaba handing over the trophy to the winning team during the closer of CDF tournament**



**Lt Col Julius Katanaka handing over the donated sports items on behalf of the CEO**



**Gen Muhoozi Kainerugaba posing with the SFC team after winning the tournament**



**Football team dressed by Wazalendo**



**Netball dressed by Wazalendo**



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# FINANCIAL SUSTAINABILITY

**F**inancial Sustainability refers to the ability of an individual, Organisation, or Government to manage their finances in a way that ensures long-term sustainability and viability. It encompasses the capacity to earn income/ revenue or to achieve return on investment that covers all expenses and owes for surplus/ profit, while also maintaining operations and growth without relying on external support.

that will ensure good financial performance, business expansion and growth, and financial sustainability.

Historically financial sustainability was based on income diversification and income generation. Overtime,



**Col Benon Kato**

**Director Finance & Administration- WSACCO**

In essence, it is about generating sufficient revenue to meet operational costs, invest in viable business



opportunities, growth and remain resilient in the face of challenges. Financial sustainability encompasses four elements, namely; employee satisfaction, customers/ members satisfaction, shareholders satisfaction and environmental-friendly businesses

however we have witnessed prominent organisations that successful achieve both objectives but continued to experience financial difficulties. It is obvious, we learn that financial sustainability does not require only good resource mobilisers or generation of own income but also effective



**WSACCO over the counter services**

and efficient procedures of financial administration, and fiscal planning in conjunction with strategic planning. Financial sustainability success of an individual or Organisation/ SACCOs is based on four financial sustainability pillars:

**Strategic and Financial and Planning;**

The question often asked Business Organisations is how much income they need to generate? The high big response is “as much possible, as soon possible.” While we all want to generate a lot of income, it is imperative that we know the minimum we must generate to realise the projected objectives.

It has been noted that as Organisation grows and take on an increasing number of activities, it runs the risk of focusing on day-to-day management issues and losing sight of long-range objectives. Strategic planning therefore is the mechanism to help clarify an Organisation’s mission and objectives as well as prioritize the actions needed to accomplish them. Effective planning has become a prerequisite for achieving financial sustainability.

**Wazalendo SACCO has a five-year strategic plan (2022-2026) last reviewed in Sep 24. The SACCO set out five strategic priorities (Enhance Members’ satisfaction, promote operation sustainability, create convenience, enhance the quality of service and improve efficiency, promote corporate governance, transparency and accountability, promote financial sustainability, and enhance Environmental, Social and Governance (ESG).**

To achieve the above strategic priorities, six objectives were set to provide the basis of measuring their attainment. These are; to enhance the quality of service to members and customers, to grow membership and servings, to enhance the use of technology, to build a strong governance, leadership and management structures, to build strong financial

and capital base, and to conduct business operations that comply with ESG.

**Funding and Income Diversification;**

The second pillar of financial sustainability is the funding and income diversification, not restricted to only internally generated funding/ income but also to the external sources. Income diversification is crucial for an organisation to realise financial sustainability.

The SACCO has diversified its income sources including the establishment of Wazalendo Investment Limited (WIL) to engage in other viable businesses like Real Estate and Road unit equipment which the SACCO is not mandated to do.

The SACCO also has exploited opportunities to external funding to curb the gap between the internally generated funds and the available viable investment opportunities. Apart from diversification of incomes and funding, the SACCO has also diversified its investment portfolio in loans, Government treasury bonds and fixed deposits as a way of mitigating investment risk.

**Sound Financial administration; Knowing how to manage resources is as essential to achieving financial sustainability as knowing how to generate income. Efficient procedures for financial administration are governed by series of institution policies that helps in managing**

**resources effectively and efficiently. Moreover, these procedures must enable Management/ leadership to anticipate the Organisation’s financial requirements and making well informed timely decisions. Effective procedures also allow the Organisation to generate income through management of the available resources effectively and efficiently.**

Some of the procedures that are key in sound financial administration include; budgeting, accounting, liquidity management, expenditure management, asset management, operational policies, security, risk, communication and compliance policies.

The periodical statements issued for decision making purposes are also equally important as policies and these include; statement of financial position, statement of profit and loss/ income and expenditure, statement of cashflows, audit reports, investment and budget review reports.

**Reliable Income Generation streams and Funding mix;** Having a reliable income generation streams and funding mix are ways of achieving financial independence and sustainability. Loan Interest income contributes Over 75% of WSACCO total operating income and over 99% of WSACCO total assets and operations are funded by internally generated funds (Shares, retained surplus and reserves, and Members’ deposits).



W2 Twashemerwa Silver located In Nakasongola

# WAZALENDO INVESTMENTS (SMC) LIMITED: DRIVING STRATEGIC GROWTH FOR WAZALENDO SACCO

## BACKGROUND AND ESTABLISHMENT

**W**azalendo Investments (SMC) Limited (WIL) was established in 2021 as a wholly owned strategic subsidiary of Wazalendo SACCO. Formed under the provisions of the Companies Act 2012, the company was created to spearhead commercial investment initiatives on behalf of the SACCO and to expand its participation in high-value sectors of the economy.

The establishment of WIL marked a significant strategic shift in the evolution of Wazalendo SACCO. While the SACCO had long been recognized for providing reliable financial services to its members, the formation of a dedicated investment arm created new opportunities to generate sustainable income streams beyond the traditional savings and loan model.

Under the



**Lt Col Wesley Aine**  
Managing Director of Wazalendo Investments Ltd

leadership of Managing Director Wesley Aine, the company was structured as a Single Member Company (SMC), a model designed to allow focused management of commercial ventures while maintaining close alignment with the strategic goals of the parent institution. Through this structure, WIL operates with the agility of a corporate investment entity while remaining fully accountable to Wazalendo SACCO as its sole shareholder.

From its inception, the company has been guided by a clear vision: to identify promising investment opportunities, develop them into structured and profitable enterprises, and ultimately generate long-term value for SACCO members. By investing in sectors that demonstrate strong market demand and growth potential, WIL is positioning itself as a key driver of the SACCO's long-term financial sustainability.

"Our vision is to transform strategic opportunities into sustainable enterprises that generate long-term value for our members and contribute meaningfully to Uganda's economic development."

**Leadership Perspective**  
**Building Sustainable**



**Maj Dan Ayesiga**  
Head of the Operations Wazalendo Investment Ltd - The writer

### Investments for Members

At Wazalendo Investments, our mission is simple but ambitious: "To transform opportunities into profitable and sustainable enterprises that create long-term value for members of Wazalendo SACCO".

Since our establishment in 2021, we have focused on building a diversified portfolio across real estate development.

### Real Estate Development:

Creating Communities, Building Dreams

Our commitment to affordable, accessible land ownership has materialized through three thriving estates:

Mutugga Mabanga Estate, strategically located to provide both accessibility and tranquillity, Mutugga Estate offers prospective landowners an opportunity to secure their future in a well-planned residential development.

Mukono Estate Positioned in the bustling Mukono district, this estate benefits from proximity to Kampala while offering the space and serenity that families desire for home construction.

Bulamu Estate at Mityana Road Bulamu Estate represents our commitment to



**Lt Col Wesley Aine managing Director Wazalendo Investments Limited with the board inspecting road works done by WIL.**

expanding quality housing opportunities across diverse locations, ensuring that land ownership remains within reach for ordinary Ugandans.

**A. Road Construction: Building the Infrastructure of Tomorrow**

In a bold diversification move, WIL has entered the road construction sector with impressive results that speak to our commitment to excellence and timely delivery. Proven Track Record: The Nabweru-Kazo Link Road Project

WIL’s capabilities were put to the test with our first major project—the construction of the 1.6-kilometer Nabweru-Kazo link road. This project, commissioned by Nansana Municipality. The success of this endeavor was marked not only by timely completion

but by the absence of any client complaints—a rare achievement in the construction industry that demonstrates our unwavering commitment to quality workmanship.

**B. Equipment Hire Services**

Recognizing the capital-intensive nature of construction, WIL offers road construction machinery for hire to contractors, small businesses, and government projects. Our competitive pricing model ensures that quality equipment is accessible to projects of all sizes, supporting Uganda’s broader infrastructure development goals while generating revenue for WSACCO.

**Future Business Opportunities:**  
Strategic Growth on the Horizon  
Expanding Real Estate Portfolio



**WIL road unit works at Nabweru Lugoba**

WIL’s real estate ambitions extend far beyond our current three estates. We are actively pursuing land acquisition opportunities along Uganda’s major transportation corridors, including:

**Masaka Road:** A critical artery connecting Kampala to southwestern Uganda

**Hoima Road:** Linking the capital to Uganda’s oil-rich Albertine region

**Entebbe Road:** The gateway to Uganda’s international airport and lakeside communities

**Gayaza Road:** A rapidly developing corridor in Kampala’s northern suburbs

Our strategic focus on these high-traffic routes ensures that future developments will offer not only accessibility but also strong potential for property value appreciation.

**Road Construction Expansion**

Building on our successful Nabweru-Kazo project, WIL is positioned to significantly expand our road construction portfolio:

**Nabweru-Katooke Road Extension**  
We are currently securing contracts to add an additional 0.8 kilometers to our existing work in the Nabweru area, extending connectivity and demonstrating our capacity for phased infrastructure development.

Infrastructure- equipment hires, and contract financing. Each investment decision is guided by disciplined planning, strong governance, and a commitment to delivering measurable returns. While our journey has presented challenges from regulatory approvals to land acquisition complexities, we remain confident in the strength of our strategy and the opportunities ahead.

Our priority moving forward is to expand our investments responsibly, strengthen operational efficiency, and deepen partnerships that support Uganda’s infrastructure and housing development.

We are proud to contribute to the long-term prosperity of our members and to play a role in the country’s broader economic transformation.

**Maj Dan Ayesigye**

**Head of Operations - Wazalendo Investments Limited**



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# MANAGING ORGANIZATIONAL GROWTH & DEVELOPMENTAL CHANGE

**W**azalendo SACCO (WSACCO) today celebrates 20 years of growth that has been aided by strong developmental change over a successful period of wonderful achievements both in terms of quality and quantity measurements. At a global perspective, what was true more than two thousand years ago is just as true today. We live in a world where “business as usual” IS change.

New initiatives, project-based working, technology improvements, staying ahead of the competition these things come together to drive ongoing changes to the way we work. Whether you're considering a small change to one or two processes, or a system wide change to an organization, it's common to feel uneasy and intimidated by the scale of the challenge. You know that the change needs to happen, but you don't really know how to go about doing delivering it. Where do you start, whom do you involve, how do you see it through to the end.

It is easy to change the things that nobody cares about. It becomes difficult when you start to change the things that people do care about—or when they start to care about the things that you are changing. —Lorenzi and Riley. If you do not change, change will change you because change is the only constant (Spencer 1903). Change also means movement, movement means friction, friction means conflict (Saul 1972)

Change management is a systematic approach to dealing with change, both from the perspective of an organization and on the individual level. A somewhat ambiguous term, change management has at least three different aspects, including: adapting to change, controlling change, and effecting change. A proactive approach to dealing with change is at the core of all three aspects. For an organization, change management means defining and implementing procedures and/or technologies to deal with changes in the business environment and to profit from

changing opportunities.

Our journey at WSACCO has seen scaling of parameters and metrics, moving from thousands, to millions and billions, then today we are talking of trillions. From service point, to branch and then networked branches and today fully fledged cash operations plus digital enhancement. How about written documents, to Ms excel, computer systems and today highly secured security systems that are real-time in-service delivery to members across the entire branch network country wide. All these achievements have been as a result of good strategies that were well aligned with change

Change refers to Transformation in operations that may or may not be imposed from above but is instrumental to institutional growth. Change means making things different. There are many theories about how to “do” change. Many originate with leadership and change management guru, John Kotter. A professor at Harvard Business School and world-renowned change expert, Kotter introduced the eight-step change process in his 1995 book, “Leading Change.” We look at his eight steps for leading change below.

## CREATE URGENCY

For change to happen, it helps if the whole company really wants it. Develop a sense of urgency around the need for change. This may help you spark the initial motivation to get things moving. What you can do: Identify potential threats, and develop scenarios showing what could happen in the future,



**Mr Atalyeba William**  
Director of Operations



**Change management is a systematic approach to dealing with change, both from the perspective of an organization and on the individual level. A somewhat ambiguous term, change management has at least three different aspects, including: adapting to change, controlling change, and effecting change. A proactive approach to dealing with change is at the core of all three aspects.**

examine opportunities that should be, or could be, exploited, start honest discussions, and give dynamic and convincing reasons to get people talking and thinking and Request support from customers/members, outside stakeholders and industry people to strengthen your argument.

### **FORM A POWERFUL COALITION**

Convince people that change is necessary. This often takes strong leadership and visible support from key people within your institution. Managing change isn't enough – you have to lead it. To lead change, you need to bring together a coalition, or team, of influential people whose power comes from a variety of sources, including job title, status, expertise, and political importance. Once formed, your “change coalition” needs to work as a team, continuing to build urgency and momentum around the need for change.

### **CREATE A VISION FOR CHANGE**

When you first start thinking about change, there will probably be many great ideas and solutions floating around. Link these concepts to an overall vision that people can grasp easily and remember. A clear vision can help everyone understand why you're asking them to do something. When people see for themselves what you're trying to achieve, then the directives they're given tend to make more sense.

### **COMMUNICATE THE VISION**

Communicate your vision after you have created it to determine your success. Your message will probably have strong competition from other day-to-day communications within the company, so you need to communicate it frequently and powerfully, and embed it within everything that you do. It's also important to “walk the talk.” What you do is far more important – and believable – than what you say. Demonstrate the kind of behaviour that you want from others.

### **REMOVE OBSTACLES**

If you follow these steps and reach this point in the change process, you've been talking about your vision and building buy-in from all levels of the organization. Hopefully, your staffs want to get busy and achieve the benefits that you've been promoting. But is anyone resisting the change? And are there processes or structures that are getting in its way? Put in place the structure for change, and continually check for barriers to it. Removing obstacles can empower the people you need to execute your vision, and it can help the change move forward.

### **CREATE SHORT-TERM WINS**

Nothing motivates more than success. Give your institution a taste of victory early in the change process. Within a short time frame, you need to have results that your staff can see. Without this, critics and negative thinkers might hurt your progress. Create short-term targets – not just one long-term goal.

### **BUILD ON THE CHANGE**

Kotter argues that many change projects fail because victory is declared too early. Real change runs deep. Quick wins are only the beginning of what needs to be done to achieve long-term change. Launching one new product using a new system is great. But if you can launch 10 products, that means the new system is working. To reach that 10th success, you need to keep looking for improvements. Each success provides an opportunity to build on what went right and identify what you can improve.

### **ANCHOR THE CHANGES IN CORPORATE CULTURE**

To make any change stick, it should become part of the core of your institution. Your corporate culture often determines what gets done, so the values behind your vision must show in day-to-day work. Make continuous efforts to ensure that the change is seen in every aspect of your institution. This will help give that change a solid place in your

institution's culture.

An institution to successfully lead change, there are critical and key skills required for change management, below are some among others;

**Political skills** –Capacity to understand the organizational politics involved.

**Analytical skills:** – Need to have clear insights of steps being taken to affect change and the possible resulting positive and negative outcome of change.

**People skills:** – Need to consider to diverse dimensions involved i.e. leadership & management skills, organization cultures, values, attitudes towards life and work, personalities, people's priorities, the gender and sexual preferences etc.

**System skills** – Organizations operate as systems and a systemic view needs to be considered when preparing for change in an organization.

**Business skills** – Need to understand how business works i.e. the sources of resources used in the organization, the market opportunities, products and product development. Customers and customer relations.

Managing organizational growth is more challenging than growth in itself, all can grow but very few or non can sustain growth, this therefore require one to have skills in developmental change for sustained growth. The key skills for change management are very critical for modern management in today's fast changing business environment. The take aways here are, an implementation plan designed and put in place plus developing enabling structures through constant reviews and refinement of key components in it.

With all these interventions, WSACCO shall continue to grow as member's welfare also continues to improve together with their families. Save for Development



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# WAZALENDO PARTICIPATED IN THE 45<sup>TH</sup> TAREHE SITA IN KIGEZI SUB REGION

**W**azalendo Savings and Credit Cooperative Society has handed over hospital equipment and rolled out a capacity-building programme for community SACCOs in the Kigezi Sub-region as part of activities marking the 45th Tarehe Sita anniversary of the Uganda Peoples' Defence Forces.

The SACCO handed over 135 hospital mattresses to the UPDF for distribution to selected health facilities across Kigezi. While receiving the mattresses, Brig Gen Michael Kibuye, the Director of Civil Military Cooperation, said the mattresses will directly support patient care and confirmed that the UPDF Joint Staff Health Services will supplement the effort with additional equipment.

Brig Gen Dr Patrick Ochen, the Deputy Joint Staff Health Services thanked Wazalendo for fulfilling their pledge and said that mattresses will ease pressure on health facilities across the region, with local leaders guiding the distribution to centres most in need.

"These mattresses will go

where they are needed most. They may not solve every challenge, but they will reduce the burden on several health centres," said Brig Gen Ochen.

He added that the UPDF Health Services would complement the mattresses with 20 hospital beds and 12 delivery beds to ensure mothers "deliver in a comfortable and



*Vice Chairman Col-Board Allan Kitanda handing over mattresses to UPDF medical team in Kabale donation of mattresses hospitals mattresses to Kigezi Sub region*

safe environment."

A single theatre table, he said was also procured to handle emergency obstetric cases in lower-level health centres.

Col Allan Kitanda, the Vice Chairperson of the Wazalendo Board, said the gesture is part of the SACCO's Corporate Social Responsibility from the "Wazalendo family," which includes serving and retired officers, Ministry of Defence civilians, and their families.

He said the contribution, though modest, is a gesture of appreciation for the service of UPDF officers and militants



*Lt Col Akasius Mpabaisi together with WSACCO members (Parade) during Tarehe Sita ceremony-Kabale*

# TRAINING OF COMMUNITY SACCOS IN KIGEZI SUB REGION



from the region.

“This is a humble contribution on behalf of the Wazalendo family,” Col Kitanda said.

***“We thank our members for allowing us to give back. The sons and daughters of this region have served the UPDF with distinction, and this is our way of saying thank you.”*** The mattresses and other equipment will be officially handed over to district leaders on 6 January.

WSACCO Rolls Out Capacity Building Drive Targeting Grassroots Cooperatives In a related development, Wazalendo SACCO has launched a ten-day capacity-building programme for community SACCOS in Kigezi as part of the Tarehe Sita activities.

The training, which started in Kisoro District, brings together leaders from selected SACCOS identified by District Commercial Officers across the six districts. It drew participants from Bunagana Community Empowerment SACCO, Mubugu Amajambere Reach SACCO, Mutolere Deanery Twongere Umusumururo SACCO, Kisoro Elders SACCO, Chahi Dukore SACCO, and the Bufumbira Twifanye SACCO Union.

Deputy Resident District Commissioner Ndikumwami Dan commended Wazalendo for extending support beyond its membership and urged participants to apply the skills gained to improve service delivery. “This is how communities can pool their savings, access affordable loans, and rise out of poverty,” he said.

Col Kitanda said the training underscores Wazalendo’s belief in empowering communities that support the UPDF.

He encouraged SACCO leaders to strengthen governance, uphold accountability, and focus on member satisfaction, which he described as key drivers of Wazalendo’s growth.

The programme will cover cooperative principles, the SACCO business model, governance standards, the role of members in sustainability, and common operational challenges.

Wazalendo’s team on the training tour includes Lt Col Julius Niragire, Head of Operations; Capt Dathan Bunanukye, Regional Board Member; and Capt Brenda Anyinyi, the SACCO’s Political Commissar.

# A 20 YEAR INSPIRING JOURNEY OF WAZALENDO SACCO

*“At the Centre of Our Value Creation Is Member Service and Satisfaction”*

**W**azalendo SACCO was established in 2005 with a clear objective of improving the livelihoods of Uganda Peoples’ Defence Forces (UPDF) soldiers through financial empowerment. Recognising that sustainable financial growth extends beyond active service, the common bond was later expanded to include retired forces and immediate family members, namely spouses and children. This ensured continuity, stability, and financial resilience at the household level.

Over the past two decades, the SACCO’s journey has been marked by steady growth and measurable impact. Guided by the vision of being a strong and self-sustaining SACCO that drives the development of its members, Wazalendo SACCO has consistently focused on financial independence and long-term security for its membership.

Twenty years ago, a seed of unity and collective financial empowerment was planted within the force. Today, that seed has grown into a strong institution with over 117,000 members, a loan portfolio of more than UGX 1.1 trillion, and savings deposits of UGX 678.2 billion. Since the first loan was disbursed in 2007, cumulative lending has reached UGX 3.8 trillion, transforming the lives of members and their families.

## **Branch Network and National Footprint**

Wazalendo SACCO began operations from a single branch at

Bombo Barracks. As membership grew, continuous sensitisation and engagement led to the expansion of the branch network to improve access to services. The SACCO now operates 19 networked branches across the country, supported by eight liaison offices, including Mogadishu, the Democratic Republic of Congo, Central Africa. Equatorial Guinee

## **Cash and Non-Cash Operating Branches**

To enhance service accessibility, the SACCO operates 14 cash-operating branches in a full banking setup, allowing members to access comprehensive financial services. These include Bombo, Singo, Jinja, and Mubende and Kihhi with Nakasongola scheduled to open in May 2026. Of the 14 branches, ten are located outside barracks in the Cities and Towns of; Kampala, Entebbe, Mbale, Mbarara, Moroto, Gulu, Arua, Fort Portal, and Nansana and Kihhi.

Non-cash operating branches are



**Charity Namanya**  
**Public Relations Manager**  
**WSACCO**

located in Masaka, Kaweweta, Kotido, Achol Pii, Nakasongola,



*The SACCO’s strategic focus for the 2026/2027 financial year is centred on family financial sustainability. This includes mobilising principal members to enrol their spouses and children, ensuring continuity beyond active service and retirement. Children who attain 18 years are able to operate independent accounts while accessing all SACCO services, subject to compliance with obligations.*



**Maj Gen Joseph Ssemwanga accessing over The Counter Services at Singo branch**

and Masindi. In addition, liaison offices have been established in Kabamba, Mburamizi, Moyo, Soroti, Paajimu, Kakiri, the DRC, South Sudan, Somalia and Equatorial Guinea

### **Digital Transformation and Service Delivery**

Technology has become a key pillar in enhancing service delivery, particularly given the unique deployment patterns of members. Mobile banking platforms provide cost-effective and convenient access to services wherever members are stationed.

**Members access services through the Waza Mobile App, available on the Google Play Store, or via the USSD code \*209#. Over-the-counter services remain available at all Wazalendo SACCO cash-operating branches and through Pearl Bank (formerly Post Bank). Members are issued ATM cards, enabling access to over 60 Pearl Bank branches and more than 300**

### **Interswitch ATMs nationwide.**

**Additional services include mobile money transactions, money transfers, continuous financial literacy and enterprise selection training, salary processing, and the Tujyeunge initiative.**



**Non-cash operating branches are located in Masaka, Kaweweta, Kotido, Achol Pii, Nakasongola, and Masindi. In addition, liaison offices have been established in Kabamba, Mburamizi, Moyo, Soroti, Paajimu, Kakiri, the DRC, South Sudan, Somalia and Equatorial Guinea.**

### **Our Savings Products**

Wazalendo SACCO offers a range of savings products with competitive interest rates aimed at promoting a strong savings culture. These include retirement fund accounts, ordinary savings accounts, business savings accounts, Toto and school fees accounts. Members Savings with Wazalendo attract reasonable interest rates ranging between four and ten per cent per annum significantly higher than rates offered by most commercial banks.

### **Our Credit Products**

Wazalendo SACCO provides affordable credit products tailored to members' needs, including asset financing, housing loans, business loans, school fees loans, Waza Quick, agriculture loans, and cashflow loans. Interest rates are capped at 13 per cent for most products, with agriculture loans at 12 per cent and cashflow loans at

13.5 per cent. The maximum loan amounts are UGX 350 million for salary loans and UGX 500 million for cashflow loans.

To further support entrepreneurship, a business savings account was introduced, earning up to seven per cent per annum with zero charges. This enables members to save from non-salary income and borrow against project cash flows.

### **Key Milestones Since 2005**

Since its inception, WSACCO has achieved significant milestones, including registration by 30 founding members, establishment of the first cash-operating branch at Bombo, commencement of lending after two years of savings mobilisation, expansion of the branch network to 19 branches, automation of processes through core banking software, Introduction of ATM services, Launch of the Loan Protection Fund, Acquisition of headquarters at Kiwatule, Expansion of digital channels, Registration of a business arm (Wazalendo Investments Limited) Introduction of cashflow lending product, and construction of commercial buildings in Fort Portal and Arua. The business generates extra income to the SACCO brings services nearer to members.

### **Corporate Social Responsibility**

Beyond financial services, Wazalendo SACCO has made meaningful contributions to surrounding communities through its Corporate Social Responsibility programme.

These include support to education and training of community SACCOs, Provision of hospital delivery beds,



**Members access services through the Waza Mobile App, available on the Google Play Store, or via the USSD code \*209#. Over-the-counter services remain available at all Wazalendo SACCO cash-operating branches and through Pearl Bank (formerly Post Bank). Members are issued ATM cards, enabling access to over 60 Pearl Bank branches and more than 300 Interswitch ATMs nationwide.**

mattresses, reusable sanitary pads, mama kits, Support to sports and games, and environmental initiatives.

### **Strategic Focus for FY 2026/2027**

The SACCO's strategic focus for the 2026/2027 financial year is centred on family financial sustainability. This includes mobilising principal members to enrol their spouses and children, ensuring continuity beyond active service and retirement. Children who attain 18 years are able to operate independent accounts while accessing all SACCO services, subject to compliance with obligations.

The SACCO remains committed to ensuring that the UGX 3.8 trillion disbursed since 2007 delivers measurable improvements in member welfare. This will be achieved through continuous product review, expanded digital services such as agency banking and digital lending, enterprise training, market linkage support by creating digital market space where members are able to network do business and share challenges, Salary routing

through the SACCO, and member retention beyond retirement.

### **Planned Initiatives and Expansion**

Planned activities include the launch of Nakasongola Cash-operating branch, Implementation of digital lending and agency banking, introduction of advanced digital communication platforms, and plans to deploy the SACCO's own ATMs.

### **Our Drivers of Growth and Sustainability**

Wazalendo SACCO's growth has been driven by a clear strategic direction anchored in its vision and mission, strong support from Ministry of Defence and Veterans Affairs (MODVA) and Uganda Peoples' Defence Forces (UPDF) leadership, trust and confidence from members, sound governance by the Board of Directors, Supervisory Board and Management, strict regulatory compliance, continuous member engagement, investing in training and professionalism plus staff dedication.

As Wazalendo SACCO marks 20 years of excellent service, it remains committed to leveraging technology, responding to the evolving economic environment, and placing member service and satisfaction at the centre of value creation. Members are encouraged to save consistently, borrow responsibly, and invest in income-generating ventures.

This remains the surest way for the SACCO's growth to translate into lasting economic and social transformation for its members.

### **Charity Namanya**

### **Public Relations Manager**

### **Wazalendo SACCO**



## BUSINESS SAVINGS ACCOUNT

This account targets members with businesses who want to save their incomes other than salary with WSACCO for purposes of enhancing their business operations, or retirees who want to keep their retirement benefits for purposes of generating an income.



### Product features and benefits

- Opening balance of UGX50,000
- Earns Interest rate of 7% per annum
- Minimum balance of UGX100,000 for interest to be earned on savings
- No monthly charges
- Can be used to access a loan of up to 500m UGX

**OPEN A BUSINESS SAVINGS ACCOUNT TODAY  
FROM THE NEAREST WSACCO BRANCH**

# THE VALUE OF HUMAN CAPITAL IN AN ENTERPRISE

**I**n today's fast-changing business environment, machines, technology, and financial resources alone are no longer enough to guarantee success. While these elements remain important, the true strength of any enterprise lies in its people. Human capital; the skills, knowledge, creativity, experience, and attitudes of employees, has therefore become one of the most valuable assets an organization can possess. It is through people that goals are achieved, strategies are implemented, and visions are transformed into reality.

**“Effective leadership also plays a critical role in recognizing talent and aligning individual goals with organizational objectives. Although such investments may appear costly in the short term, they generate significant long-term returns for both employees and the enterprise.”**

to gain and sustain a competitive advantage.

As a result, one of the most significant contributions of human capital is increased productivity. Skilled and motivated employees tend to work more efficiently, make fewer errors, and continuously seek better ways to perform their tasks. Through training and development programs, employees are able to improve their competencies, which directly leads to higher-quality products and services. Enterprises that invest in strengthening their workforce, often experience improved performance, greater efficiency,

and long-term growth.

Beyond productivity, human capital is also the foundation of innovation and creativity within an enterprise. In a highly competitive market, innovation is essential for survival, and it is people, not machines, who generate new ideas and creative solutions. Employees who are encouraged to think critically and share their insights help organizations develop new products, improve



**Maj Joseph Habak - Head Human Resources at WSACCO**

Human capital refers to the collective abilities and potential of an organization's workforce. Unlike physical assets such as buildings or equipment, it is intangible, yet it plays a decisive role in determining how effectively all other resources are used. Employees contribute ideas, solve problems, build relationships with customers, and adapt to new challenges as they arise. When this human potential is properly developed and managed, an enterprise is better positioned



**Staff undergoing Women mentorship programme**



**A positive work culture built on trust, collaboration, and respect enhances employee satisfaction and loyalty. When individuals feel valued and supported, they are more committed to achieving organizational goals.**

**WSACCO staff attending monthly meeting**

internal processes, and respond effectively to changing customer needs. When human capital is valued, a culture of creativity and continuous improvement naturally develops.

In addition, the values, attitudes, and behaviors of employees shape an organization's overall culture. A positive work culture built on trust, collaboration, and respect enhances employee satisfaction and loyalty. When individuals feel valued and supported, they are more committed to achieving organizational goals. Strong human capital therefore reduces employee turnover, saving enterprises the high costs and disruptions associated with

frequent recruitment and training. In the modern knowledge-based economy, this strength in human capital has become a major source of competitive advantage.

While technology can be purchased and business strategies can be imitated, a skilled, motivated, and dedicated workforce is difficult for competitors to replicate. Enterprises that focus on employee development, well-being, and engagement are more adaptable and better equipped to respond to economic and market changes.

To fully realize these benefits, enterprises must actively invest in human capital. This investment includes education and training, fair compensation, career development opportunities, and the creation of a safe and inclusive

work environment. Effective leadership also plays a critical role in recognizing talent and aligning individual goals with organizational objectives. Although such investments may appear costly in the short term, they generate significant long-term returns for both employees and the enterprise.

In conclusion, human capital is not merely a supporting element of an enterprise; it is its foundation. The knowledge, skills, creativity, and motivation of employees determine how well an organization performs, innovates, and grows. In an era marked by constant change and intense competition, enterprises that recognize, develop, and nurture the value of human capital are far more likely to achieve sustainable success.

**The writer is the Head of Human Resource and Administration At Wazalendo SACCO.**



# CASH FLOW LOAN



**Cash Flow Loan** is a product whose recoveries are made from a member's business cash flows

### Key Features of cash flow loan:

- Existing Business / Project
- Maximum loan amount Ugx 500M
- Maximum loan period of 60 months
- Interest rate of 13.5%
- Loan Commission 2%
- Loan Protection fund 1.5%
- Application fees of UGX 10,000
- Loan Monitoring fees of 0.5% of principle amount
- Penalty for late payments 3% of amount in default
- Collateral for security cover of loan (Physical or certificate of deposits), and the loan shall not exceed 50% of the value of the collateral pledged

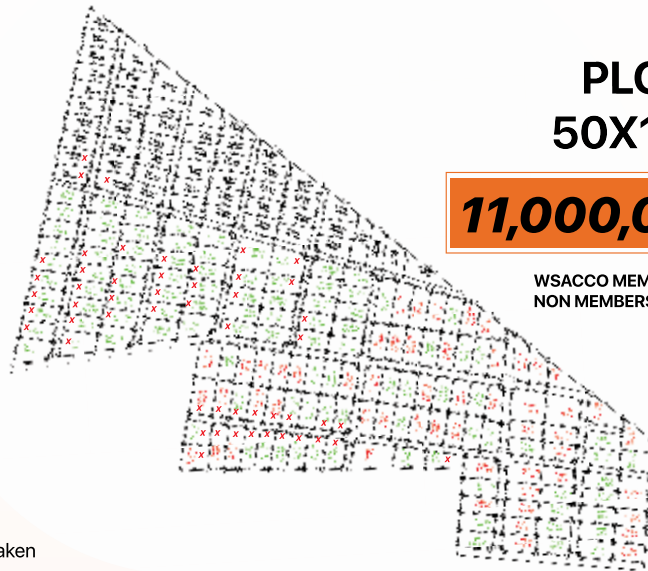
**APPLY FOR A CASH LOAN FROM THE NEAREST WSACCO BRANCH**



# WAZALENDO

## INVESTMENTS (SMC) LTD (WIL)

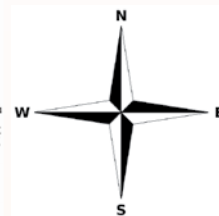
### BUJUUKO- BULAMU ESTATE



**PLOTS  
50X100Ft**

**11,000,000 UGX**

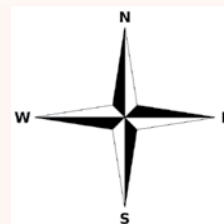
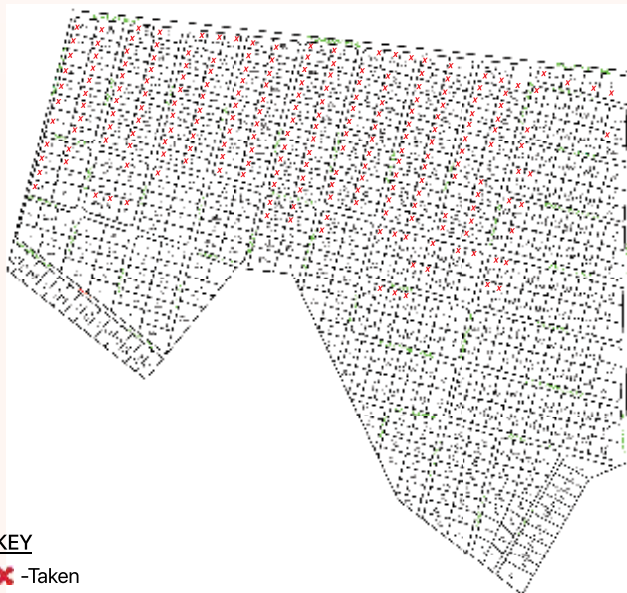
WSACCO MEMBERS: 9,500,000/=  
NON MEMBERS: 11,000,000/=



**KEY**  
X -Taken

Estate Name	Plot size	Price UGX	Deposit 50%	Credit Fund	Duration	Monthly Payt
Bujjuko Bulamu	50 by 100ft	11,000,000	5,500,000	5,500,000	06 Months	1,018,334

### MATUGGA- MABANGA ESTATE



**PLOTS  
50X100Ft**

**16,500,000 UGX**

WSACCO MEMBERS: 14,500,000/=  
NON MEMBERS: 16,500,000/=

**KEY**  
X -Taken

Estate Name	Plot size	Price UGX	Deposit 50%	Credit Fund	Duration	Monthly Payt
Matuga- Mabanga	50 by 100ft	16,500,000	8,250,000	8,250,000	06 Months	1,527,042

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# THE ANALYSIS OF THE SKILL SETS AND USE OF CONSTRUCTION TOOLS AMONG TECHNOLOGISTS IN UGANDA



*A core challenge is the limited access and use of modern construction tools among practicing technologists, especially in rural and peri-urban areas. The reliance on manual and rudimentary tools not only slows down project execution but also compromises safety and quality standards.*

**T**he Uganda Military Engineering College (UMEC), commissioned on 29 January 2009 by President Yoweri Kaguta Museveni, was established to provide a hub for scientific research, professional engineering training, and lifelong skills development for UPDF personnel. Initially located in Magamaga, the college later relocated in 2010 to Lugazi Cantonment after the acquisition of the former Lugazi University premises, offering a more conducive learning environment with improved infrastructure.

UMEC was also identified by the East African Defence Expert Working Group as a future regional training center, highlighting its strategic importance.

Uganda's construction sector is expanding rapidly due to urbanization and infrastructure development. However, a significant skills mismatch exists between training institutions and industry demands,

particularly among construction technologists who serve as a bridge between engineers and artisans. Although training institutions provide foundational knowledge, critical gaps remain in digital skills, leadership, and the practical use of modern tools such as Computer-Aided Design (CAD) software and Total Stations. This gap is worsened by outdated curricula, limited access to equipment, and weak alignment with industry needs.

The construction industry plays a vital role in Uganda's socio-economic development, contributing to employment and national output. Despite increased demand for skilled technologists, many graduates from Technical and Vocational Education and Training (TVET) institutions lack practical competencies required in modern construction environments. Limited exposure to real tools and technologies reduces productivity, compromises



**Col Charles Muhigirwa**

safety, and affects quality standards. Studies in Kampala indicate low usage of personal protective equipment (PPE), contributing to high injury rates in the sector.

Historically, construction in Africa relied on indigenous knowledge systems, but colonial influence introduced mechanized and hierarchical systems that marginalized local expertise. Post-independence efforts to strengthen technical education were hindered by political instability and underinvestment, resulting in weakened institutions and poorly defined technologist roles. The recent infrastructure boom under Uganda Vision 2040 has exposed these systemic weaknesses, particularly the shortage of skilled, tool-competent professionals.

Modern technologies such as AutoCAD, Building Information Modeling (BIM), and digital surveying tools are essential for efficiency and safety, yet their adoption remains low due to limited access, inadequate training, and weak institutional support. In many cases, technologists rely on manual methods, especially in rural areas, due to lack of electricity, technical support, and equipment.

This study is guided by Human Capital Theory and the Technology Acceptance Model (TAM). Human Capital Theory emphasizes the importance of investing in education and skills to improve productivity, while TAM explains how perceptions of usefulness and ease of use influence technology adoption. In Uganda, while training investments exist, their impact is limited by poor practical exposure and institutional constraints. Similarly, technology

adoption is influenced not only by individual attitudes but also by environmental factors such as infrastructure, organizational culture, and regulatory enforcement.

The findings reveal that effective performance in construction depends on the interaction between skills, tool usage, and institutional support. Even well-trained technologists may underperform without access to tools or supportive work environments. Institutional gaps, including limited supervision and uneven distribution of professionals, further hinder skill application.

To address these challenges, several recommendations are proposed. Training curricula should be updated to include digital construction tools, safety practices, and sustainability concepts. Government and stakeholders should invest in modern equipment for training institutions and promote hands-on learning.

The Engineers Registration Board should introduce competency-based licensing for technologists to enhance professional recognition. Additionally, national planning frameworks should incorporate performance indicators for TVET institutions, linking funding to outcomes such as employability, tool usage, and safety compliance.

In conclusion, Uganda must undertake strategic reforms in its TVET system to produce a skilled, adaptable, and tool-competent construction workforce. Strengthening the alignment between training, technology, and industry needs is essential for improving construction quality,

safety, and overall national development.

## Bridging the Skills Gap: The Future of Construction Technologists in Uganda

Uganda's construction industry is booming, fueled by rapid urbanization and ambitious infrastructure projects under Vision 2040. From highways to commercial buildings, the demand for skilled professionals has never been higher. Yet behind this growth lies a critical challenge: a widening skills gap among construction technologists—the key players who translate engineering designs into reality on site.

Institutions such as the Uganda Military Engineering College (UMEC) have made strides in building engineering capacity. Established in 2009 and later relocated to Lugazi, UMEC represents Uganda's commitment to professional training and innovation. However, across the broader Technical and Vocational Education and Training (TVET) system, many graduates still struggle to meet the practical demands of the modern construction environment.

At the heart of the issue is a disconnect between classroom training and real-world practice. While students acquire foundational knowledge, many lack hands-on experience with modern construction tools such as Computer-Aided Design (CAD) software, Total Stations, and Building Information Modeling (BIM). As a result, technologists often rely on outdated manual methods, reducing efficiency and increasing safety risks.

This gap is not just technical—it is systemic. Training institutions

frequently operate with outdated curricula, limited equipment, and insufficient industry collaboration. In some cases, even where modern tools are available, technologists hesitate to use them due to limited training or lack of confidence. In others, especially in rural areas, basic infrastructure such as electricity and technical support is lacking altogether.

The consequences are significant. Low adoption of safety equipment, for example, has contributed to high injury rates in construction sites, particularly in urban centers like Kampala. Meanwhile, employers continue to report that graduates are not fully prepared for the realities of site work.

Experts point to two key factors shaping this challenge: investment in skills and willingness to adopt technology. While Uganda has expanded access to technical education, the quality and relevance of training remain concerns. At the same time, the uptake of modern tools depends not only on availability but also on how useful and easy they are perceived to be by technologists, as well as the level of institutional support provided.

Encouragingly, solutions are within reach. Updating training curricula to include digital tools, sustainability practices, and safety standards is a critical first step. Equally important is investing in modern equipment and strengthening partnerships between training institutions and industry. Professional bodies can also play a role by introducing competency-based licensing systems to elevate the status and accountability of technologists.

Ultimately, the future of Uganda's construction sector depends on

its ability to build a workforce that is not only skilled but also adaptable and technologically equipped. By aligning education with industry needs and fostering a culture of innovation, Uganda can empower its technologists to drive safer, more efficient, and higher-quality construction.

As the cranes continue to rise across the country's skyline, one thing is clear: closing the skills gap is not just an educational priority—it is a national imperative.

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If you'd like, I can make it:

shorter (for a newsletter or column) more persuasive (for policy advocacy) or more visual (with headings, pull quotes, and highlights) summarise it more to only about 2 pages

Here is a more condensed magazine-style article (approximately 2 pages, clear and engaging):

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### **Closing the Skills Gap in Uganda's Construction Sector**

Uganda's construction industry is undergoing rapid transformation, driven by urbanization and large-scale infrastructure projects under Vision 2040. Roads, housing developments, and commercial buildings continue to reshape the country's landscape, creating strong demand for skilled professionals. At the center of this transformation are construction technologists—mid-level professionals responsible for translating engineering designs into practical, on-site execution. However, despite their critical role, a persistent skills gap threatens the sector's efficiency, safety, and long-term growth.

Institutions such as the Uganda Military Engineering College (UMEC), established in 2009 and later relocated to Lugazi, reflect national efforts to strengthen technical capacity and professional training. Designed as a hub for engineering education and innovation, UMEC also supports regional collaboration within the East African Community. Yet, across Uganda's broader Technical and Vocational Education and Training (TVET) system, many graduates still fall short of industry expectations.

A key challenge lies in the mismatch between training and real-world demands. While technologists often graduate with theoretical knowledge, many lack practical experience with modern construction tools and technologies. Equipment such as Computer-Aided Design (CAD) software, Total Stations, and Building Information Modeling (BIM) systems are increasingly essential for efficiency, accuracy, and safety in construction. However, access to these tools during training remains limited, leaving many professionals unprepared for modern site operations.

This gap is further compounded by outdated curricula, under-resourced institutions, and weak collaboration between training providers and industry. In many cases, students learn about tools in theory but do not gain hands-on experience.

As a result, technologists entering the workforce often rely on manual methods, which slow down project execution and increase the likelihood of errors. The problem is even more pronounced in rural and peri-urban areas, where limited infrastructure—such as unreliable

electricity and lack of technical support—restricts the use of digital technologies.

Safety is another critical concern. Studies have shown low usage of personal protective equipment (PPE) among construction workers, particularly in urban centers like Kampala. This contributes to high rates of workplace injuries and fatalities, highlighting the gap between training and actual practice. Without strong safety culture and enforcement mechanisms, even well-trained technologists may struggle to maintain standards on site.

The roots of these challenges are both historical and structural. Pre-colonial Africa had well-developed construction knowledge systems, but colonial rule introduced hierarchical and mechanized approaches that marginalized indigenous expertise. After independence, Uganda made efforts to expand technical education through institutions such as polytechnics and technical colleges. However, political instability and underinvestment in later decades weakened these systems, resulting in outdated facilities and limited innovation in training.

In recent years, Uganda's infrastructure boom has exposed these long-standing weaknesses. Although more students are enrolling in TVET programs, many graduates still lack the competencies required by employers. This highlights a critical issue: increasing access to education alone is not enough—quality, relevance, and practical application are equally important.

Two key ideas help explain this situation. First, Human

Capital Theory emphasizes that investment in education and training should improve productivity and performance. However, in Uganda's case, the benefits of training are often limited by poor practical exposure and inadequate learning environments. Second, the Technology Acceptance Model suggests that individuals are more likely to adopt new tools if they perceive them as useful and easy to use. In the construction sector, however, adoption is influenced not only by perception but also by external factors such as availability of equipment, institutional support, and workplace culture.

Even when technologists are trained, their ability to apply skills depends heavily on their working environment. Limited supervision, weak regulatory enforcement, and uneven distribution of professionals—particularly outside Kampala—reduce opportunities for mentorship and professional growth. These institutional challenges create barriers that prevent technologists from fully utilizing their skills and tools.

Addressing these issues requires a coordinated and strategic approach. First, training curricula must be updated to reflect modern industry needs, with greater emphasis on digital tools, safety practices, and sustainability.

Hands-on learning should become a central component of training, ensuring that graduates are job-ready. Second, investment in equipment is essential. Training institutions need access to modern tools such as Total Stations, laser levels, and simulation software to provide practical experience.

Third, stronger collaboration between training institutions and the construction industry can help bridge the gap between education and practice. Internship programs, industry partnerships, and mentorship opportunities can expose students to real-world conditions and expectations. Fourth, professional bodies should introduce competency-based licensing systems to enhance recognition and accountability among technologists. This would not only improve standards but also create clearer career pathways.

Finally, policy frameworks must prioritize performance and accountability within the TVET system. Linking funding to outcomes such as graduate employability, tool utilization, and safety compliance can drive meaningful improvements. By aligning education, technology, and industry needs, Uganda can build a more responsive and effective training system.

In conclusion, Uganda's construction sector holds immense potential for economic growth and national development. However, realizing this potential depends on the country's ability to develop a skilled, adaptable, and technologically competent workforce. Construction technologists, as the link between design and execution, are central to this effort. By closing the skills gap and strengthening the integration of modern tools into training and practice, Uganda can ensure safer, more efficient, and higher-quality construction outcomes.

As the nation continues to build its future, investing in the people behind the projects is not just necessary—it is essential.



LIFE

# ACADEMIA

*We keep our word*  
*Regulated by the Insurance Regulatory Authority of Uganda.*



**CIC INSURANCE**

A good quality education has become an important passport to a successful future. It equips us with everything we need to enable us achieve economic freedom and make our dreams come true. Parents dream of their children excelling in school, going to prestigious universities, acquiring great jobs and living a better life. Children have similar dreams.

Quality education is the best inheritance that parents and guardians can bestow on their children. Your child's education is therefore a top priority.

However, we know that the cost of a child's education is one of the biggest costs that a family faces today. We are also faced with uncertainties like disabilities or untimely loss of the parents which can interrupt the child's education.

That is why CIC Academia education plan to protect your child's future should be anticipated and planned today.

CIC Academia plan is a combination of insurance protection and savings that allows you to prepare for the cost of your child's education.

It is a suitable endowment policy for education of children at any age. The policy term can vary from 9 to 18 years. The plan is risk free and provides guaranteed returns in form of partial maturity and final maturity.

**PRODUCT DESCRIPTION Full Term**

The full term of this policy will range from a minimum of 9 to 18 years.

**Premium Term**

The premium payment term will be for 5 to 14 years. The anticipated and maturity benefits commence after the premium payment and continue for a period of four years.

**Death and Permanent Disability Benefit**

On the death or permanent disablement of the main policyholder CIC will;

- Pay 50% of the sum assured immediately
- Pay all accrued bonuses
- Waive all future premiums
- Beneficiary to receive full anticipated and maturity benefits when due

**Death of Child Beneficiary**

The policy will give the main policyholder the option of receiving a refund of premiums paid or to nominate a different child beneficiary.

**Who is eligible?**

Individuals of a minimum age of 18 years to a maximum of 60 years.

**How do I pay premium?**

Premiums are payable throughout the premium term unless premature death occurs. Premiums are payable annually, half yearly, quarterly and monthly

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To provide comprehensive coverage to your vehicle(s) for loss and or damage resulting from accidents, fire, theft, flood, hurricane, storm and tempest, earthquake, riots, strikes, and civil commotion of your various vehicles as classified here below. Our coverage extends to include:

- a) Windscreen cover, given the susceptibility to loss and or damage other than involving total loss of the entire vehicle.

- b) Third Party Liability for injuries to the public and or damage to their property

**INFORMATION REQUIRED TO QUOTE**

- Log book copies or make/type of the vehicle
- Value of vehicles
- No. of vehicles

# “MY SAVINGS, MY LIFE”: A WAZALENDO SACCO MEMBER’S TALE



Lt Col Akasius B. Mpabaisi - Corporate  
Communications Manager Wazalendo SACCO

**A**s I stood guard in the scorching desert heat of operation areas of Somalia, DR Congo among other battle fields, the sun beating down on my helmet, I could not help but think about the one thing that kept me going: My savings, the retirement and shares that are NEVER accessed until one retires from the UPDF. This is not just a bank account; it is my lifeline, my safety net, and my ticket to

“

*Now, as I look back on my journey, I realize that saving money wasn't just about accumulating wealth; it was about securing my future, my life which is worth a GAIN to protect.*

## a better future.

I enlisted in the army straight out of high school in 2001, seeking adventure, discipline, and a steady income. But what I did not anticipate was the harsh reality of war, not only on Uganda's adversaries and not only the war of guns but also the war of money.

The constant deployments, the dangers, the uncertainties, turbulences in the pockets, it all took a toll on me and my comrades. There were times when I wondered if I would make it back home alive or even lively in the pockets!!!!

Amidst the chaos, one thing kept me grounded: my Wazalendo savings plan. I made a vow to myself to set aside a portion of my salary every month, am I being honest?!.....No.. whisper... ..a forced saving of prestige that later turned to be known as retirement, no matter how small, this 7% that later turned to be 10% has worked out in millions. It wasn't easy, trust me.

There were times when I had to skip a few luxuries, like a cold beer with the guys or a night out in town. But I knew it was worth it.



*Amidst the chaos, one thing kept me grounded: my Wazalendo savings plan. I made a vow to myself to set aside a portion of my salary every month, am I being honest?!.....No.. whisper.....a forced saving of prestige that later turned to be known as retirement, no matter how small, this 7% that later turned to be 10% has worked out in millions. It wasn't easy, trust me. There were times when I had to skip a few luxuries, like a cold beer with the guys or a night out in town. But I knew it was worth it.*

As I trudged through the sand, my thoughts drifted to my savings goal: a small plot of land back in Uganda, where I could build a house and start a family. It was a simple dream, but it kept me motivated.

***Over the years, I watched my savings grow, slowly but steadily. It was like watching***

***a plant sprout and flourish – it gave me hope, thanks to the visionary leadership of the mighty UPDF.***

When I finally returned home, I was able to buy that plot of land and start building my dream house, that accommodates i and my family savings turned into a reality.

Now, as I look back on my journey, I realize that saving money wasn't just about accumulating wealth; it was about securing my future, my life which is worth a GAIN to protect. It was about proving to myself that I was capable of achieving my goals, no matter how daunting they seemed.

My advice to anyone, especially those in tough professions like mine, is to start saving early. It's not about how much you earn; it's about how much you save. Your savings can be your lifeline, your ticket to freedom. Don't underestimate its power.

As I settled into my new life, I couldn't help but smile, knowing that my savings had given me a second chance to live the life I wanted, on my own terms, my friends, it is priceless.

**SAVE FOR DEVELOPMENT**

# FROM SAVINGS TO SUCCESS: HOW WAZALENDO SACCO IS TRANSFORMING LIVES THROUGH INNOVATION, BEHAVIOR CHANGE, AND ENTERPRISE DEVELOPMENT

## BUILDING MORE THAN SAVINGS—BUILDING SUSTAINABLE FUTURES

**I**n today's rapidly evolving financial landscape, Savings and Credit Cooperative Organizations (SACCOs) are no longer just institutions for saving and borrowing. They are becoming powerful engines for economic empowerment, behavioral transformation, and community development. At the forefront of this transformation is Wazalendo SACCO, which is redefining how members interact with financial services by integrating innovation, education, and practical skills development.

While access to finance remains essential, experience has shown that access alone is not enough. Many members receive loans but struggle to translate them into sustainable income-generating ventures. This gap often stems from limited business skills, low digital adoption, and deeply rooted behavioral patterns that affect financial decision-making.

**THE MISSING LINK:** Behavior and Enterprise Readiness One of the most overlooked challenges in financial inclusion is social and behavioral change. Members may understand the importance of saving or investing, yet still struggle with habits such as overspending, inconsistent saving, or poor business planning. These behaviors are not routine they are shaped by social norms, peer influence, and everyday routines.

For instance, common habits like impulsive spending, lack of financial discipline, or resistance to new technologies can significantly limit the benefits of SACCO services. Without addressing these underlying behaviors, even the best financial

products may fail to achieve their intended impact.

Recognizing this, Wazalendo SACCO is shifting its approach—from simply providing financial products to building financially capable and behaviorally empowered members.

**A New Approach: Social Behavior Change (SBC)**

At the heart of this transformation is the adoption of Social Behavior Change (SBC) strategies. SBC focuses on influencing positive habits and mindsets that enable individuals to make better financial and business decisions.

Rather than relying solely on traditional training methods, SBC emphasizes: Practical learning, peer influence and role modeling, continuous engagement and real-life application of knowledge

This approach acknowledges that lasting change happens not just through information, but through experience and reinforcement



**Mr. Julius Kato Natumanya**  
Research Officer at WSACCO

## THE POWER OF DEMONSTRATION: LEARNING BY DOING

To bring this concept to life, Wazalendo SACCO is introducing demonstration-based learning models, including the development of demonstration hubs.

Demonstrations are a powerful learning tool because they allow members to see, practice, and internalize skills rather than just hearing about them. Research and experience show that people understand and retain information better when it is presented visually and practically.

Through demonstration hubs,



**Demos enhance cognitive development, increase focus, engagement, and allow humans to confidently master skills**

members can: Learn practical skills such as soap making, yogurt production, and other small-scale enterprises, Observe successful business models in action, Gain hands-on experience before investing their own resources and build confidence to start and scale their own ventures

These hubs transform learning into an interactive and inspiring experience, bridging the gap between knowledge and action.

#### **DRIVING ENGAGEMENT THROUGH INNOVATION**

In addition to enterprise development, Wazalendo SACCO is leveraging digital innovation and modern communication tools to enhance member engagement. Initiatives such as digital platforms, live demonstrations, and visual communication are making SACCO services more accessible and appealing—especially to younger members.

#### **A VISION FOR THE FUTURE**

As Wazalendo SACCO continues to grow, its vision is clear: to build a financially empowered membership that is not only accessing credit but using it effectively to transform lives. By integrating behavior change, practical skills development, and digital innovation, the SACCO is setting a new standard for what member-focused financial institutions can achieve.

IN Conclusion, the journey from savings to success is not automatic—it requires the right tools, knowledge, and mindset. Through forward-thinking initiatives like Social Behavior Change and demonstration hubs, Wazalendo SACCO is proving that true financial inclusion goes beyond access to money—it is about empowering people to use that money wisely and sustainably.

In doing so, the SACCO is not just supporting its members—it is shaping a future of resilient individuals, thriving enterprises, and stronger communities.



#### **EMPOWERING MEMBERS, STRENGTHENING COMMUNITIES**

*The impact of these initiatives goes beyond individual members. By equipping members with skills, knowledge, and the right mindset, Wazalendo SACCO is contributing to: Increased household incomes, improved financial discipline, growth of small and medium enterprises, and job creation within communities, stronger and more resilient local economies. Members are no longer just savers or borrowers—they are becoming entrepreneurs, innovators, and drivers of economic change.*

This shift is critical in a world where technology is reshaping how people access financial services. By embracing digital tools, the SACCO is not only improving efficiency but also ensuring that members remain connected, informed, and empowered.

# VICE CHAIRMAN BOARD MEETS STAFF

**W**azalendo  
Vice  
Chairman

Col Allan Kitanda tips staff on organisational stability and urges them to take personal responsibility to understand the institution's vision which is key to serving members effectively"

Each one of you has a duty to make Wazalendo stable. The vice chairman made a remarks during staff meeting at WSACCO headquarter at Kivatule.



*The Vice Chairman Board, Col Allan Kitanda meet staff at WSACCO Headquarter - Kivatule*



*WSACCO staff during a monthly meeting with the board*

# WSACCO BRANCH MANAGERS UNDERGO CREDIT MANAGEMENT SKILLS CONDUCTED BY UCSCU



Col. Yusuf Magero Buha  
Chief Executive Officer Wazalendo  
SACCO

**W**azalendo, branch managers have been asked to prioritize providing members With affordable and Convenient Services In their day-today operations .

The call was made by the CEO, Col Yusuf Magero Buha, during the opening of a two day training for branch managers at WSACCO headquarter Kiwatule.



*Branch managers during the training*




*Branch managers during the training*



*CEO posing in a Group photo with managers after managers training*

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<p><b>TAILORING &amp; BRANDING</b></p> <ul style="list-style-type: none"> <li>Uniforms, T-shirts</li> <li>Overalls &amp; Lab coats</li> <li>Reflector Jackets</li> <li>Half Jackets</li> <li>Tote Bags</li> </ul>	<p><b>PROMOTIONAL ITEMS</b></p> <ul style="list-style-type: none"> <li>Pens, Diaries, Note Books</li> <li>Uniforms</li> <li>Bottles</li> <li>Wall clocks</li> <li>Bags</li> </ul>



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# WAZALENDO SACCO HONOURS 47 STAFF WHO WERE PROMOTED TO VARIOUS RANKS

**W**azalendo Savings and Credit Cooperative Society Ltd (WSACCO) has honoured 47 of its staff who have recently been promoted to various non-commissioned officer (NCO) ranks in recognition of their dedication and service.

Speaking at the ceremony held at WSACCO headquarters in Kiwatule, Kampala, the Chief Executive Officer, Col Yusuf Magero Buha, described their promotions as a well-deserved reward for their hard work and sacrifice.

He urged them to match their new ranks with greater commitment

and professionalism. "Promotions come with higher expectations and responsibilities," Col Buha said. "I encourage you to maintain good working relationships with your colleagues and to be exemplary in both conduct and performance. We are going to adopt new ways of measuring output, such as individual and branch

performance, to ensure improved service delivery. The role of other ranks in the military setup is vital and without them you do not have an army".

Col Buha commended the spouses of the promoted officers, noting that their support has enabled the staff to remain focused and effective.

Representing the Board of Directors, Lt Col Peter Tuhairwe, Board Member for Northern Uganda, applauded the UPDF leadership for recognizing the officers'



The CEO-WSACCO Col Yusuf Magero Buha decorating staff on different Non-commissioned officer (NCO) ranks

efforts and praised WSACCO's management for nurturing talent within the institution. "Recognition is important when work is done well. However, it comes with a warning. Discipline must be maintained because it is the foundation of growth and success," he said.

Lt Col Julius Katanaka who represented the Director of Finance and Administration commended Wazalendo management for organizing such an event to recognize staff and celebrate their achievement. He encouraged those who had not been promoted to continue working hard as they wait for their time to be recognized too.

On behalf of the promoted staff, Warrant Officer Class One Mukama Richard thanked WSACCO for considering their contributions and for providing mentorship that has made them more valuable to the institution.

The promotions covered various ranks, including 4 Warrant Officer I, 8 Warrant Officer II, 6 Staff Sergeants, 16 Sergeants, 4 Corporals, and 9 Lance Corporals.

The event was attended by members of the WSACCO Board of Directors, the Managing Director of Wazalendo Investments Ltd, directors heads of departments and staff.



*WSACCO heads of department decorating staff*



*(L) is WSACCO Board member Northern Region Lt Col Peter Tuhairwe during decoration ceremony*



*The newly promoted staff cut a cake with the CEO*

# DIGITAL TRANSFORMATION IN SACCOS.



*The success of this transition hinges on the effective integration of technological solutions with the existing market dynamics and the specific needs of its members.*

**D**igital transformation refers to the process of adopting and implementing of digital technology by an institution/ organization in order to create new products or services, modify existing products or services and operation by means of translating business process into a digital format.

## It consists of four types:

Process transformation; the goal is to improve how work gets done.

Business model transformation; changes how you make money and how you deliver services.

Cultural/organizational transformation; normally digital tools fail if culture rejects them, therefore this focuses on mindset and continuous learning.

Domain transformation; this involves entering new markets using digital strengths to compete in the

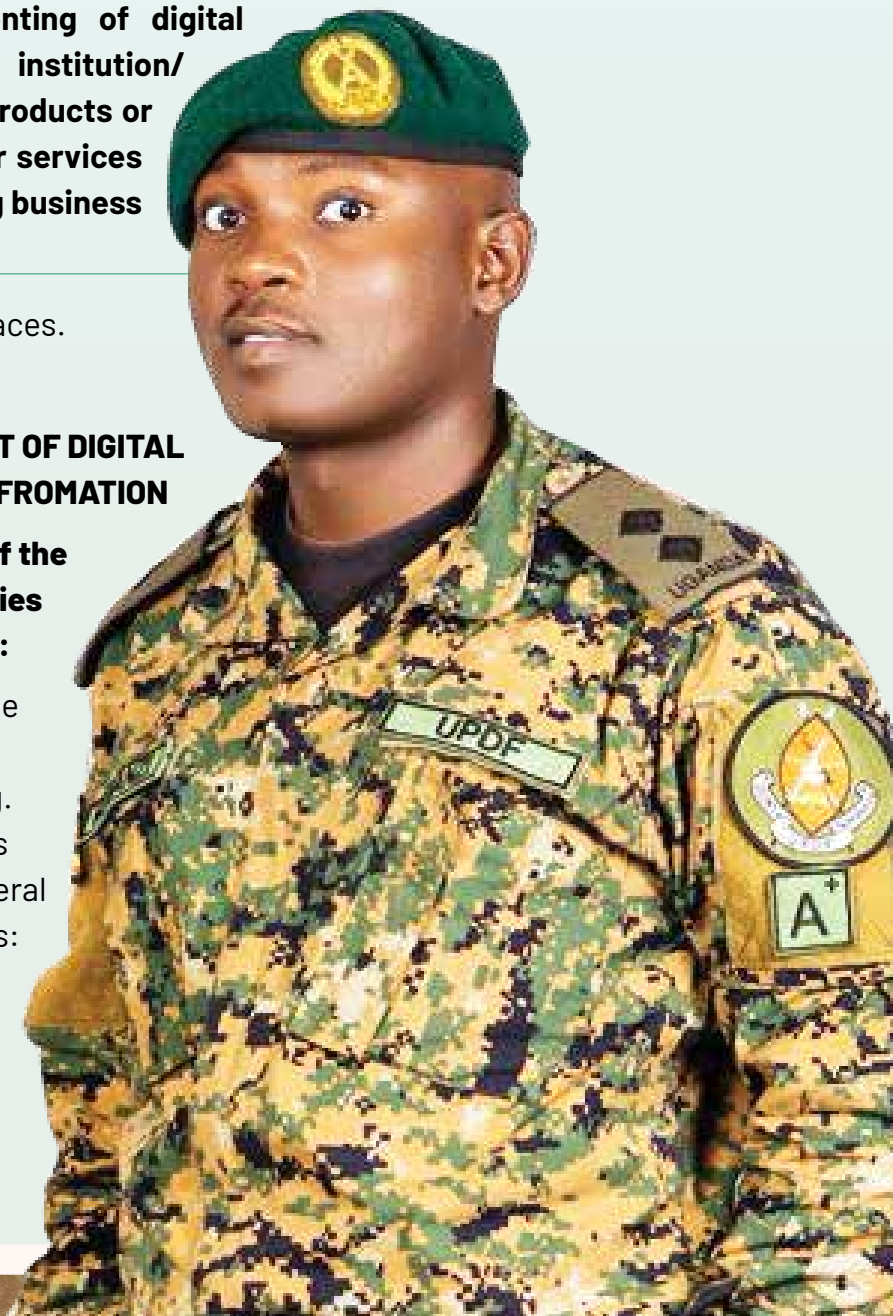
new spaces.

## The ART OF DIGITAL TRANSFORMATION

### Some of the strategies include:

Embrace mobile banking. This has got several benefits:

Cost saving. It has saved





**Embrace digital marketing. In this digital age marketing has gone digital. Therefore, there's need for SACCOs to incorporate digital marketing initiatives to reach their target audience effectively. This will help SACCOs remain more relevant and competitive.**

device. They can check account balances, pay bills and transfer funds using mobile phones.

Provide financial education.

Its not just about technology, educating members

on the benefits of digital services is important to SACCOs. This will help proper mentorship through training and support to them on how to use mobile banking APPs, online and digital services.

Embrace digital marketing. In this digital age marketing has gone digital. Therefore, there's need for SACCOs to incorporate digital marketing initiatives to reach their target audience effectively.

This will help SACCOs remain more relevant and competitive.

Leverage data analytics. Data is the new catalyst in the digital age. Through analyzing member's data, it's possible to identify their behavior, preferences and needs.

This can help the SACCO to tailor their needs to fit their members. It's also important during fraud detection. Therefore, leveraging data analytics can help SACCO's increase member satisfaction, drive growth and profitability and improve operational efficiency.

Adopt a customer- centric approach. This involves putting members needs and preference at the center of the digital transformation process. It involves delivering personalizes services and experiences to their members. In order to adopt this the SACCO need to understand the member's needs through surveys, focus groups or even social media.

SACCOs also need to provide 24/7 support to their members through technologies such as mobile apps, websites, social media like WhatsApp, X, establish call centers to help attend various complaints from members in time without reaching physical branches.

**The writer is an Assistant Recovery Officer**

**Lt Jovan Muganzi**

members from transport costs during physical visits at the branches.

Enhances security. By using advanced security features such as biometric authentication, encryption and fraud detection, this helps to protect members information and prevent fraud.

Improved member engagement. It provides members with a more interactive and personalizes environment thus SACCOs can send targeted messages, promotions and offers bases on members behavior and preferences

Acessibility and convenience. Members can access financial services anytime, anywhere and on



# EMPOWERING SACCO MEMBERS THROUGH A MODERN CALL CENTRE

**I**n today's fast-paced, technology-driven world, effective communication is the backbone of excellent service delivery—especially within Savings and Credit Cooperative Organizations (SACCOs). A well-established call centre is no longer a luxury but a necessity, playing a critical role in enhancing member satisfaction, trust, and overall operational efficiency.

A call center was established to bridge the communication gap between Wazalendo SACCOs and their members, it serves as a central hub for both inbound and outbound interactions. It ensures that members can easily access support, seek clarification, and receive timely feedback on their inquiries.

By leveraging advanced technologies such as Customer Relationship Management (CRM) systems, Interactive Voice Response (IVR), and Natural Language Processing (NLP), the call centre significantly improves the speed and accuracy of responses.

One of the greatest strengths of the WSACCO call center has, is its ability to handle a high volume of inquiries

efficiently. With structured systems in place, member queries are tracked, monitored, and resolved promptly—often within the same day. This level of responsiveness not only boosts member confidence but also strengthens long-term loyalty and retention.

Additionally, the integration of IVR systems ensures that calls are routed to the most suitable agents, including those who can communicate in the member's preferred language.

This reduces waiting time and enhances the overall experience. For members in remote areas or those who prefer digital communication, alternative channels such as WhatsApp provide convenient access to support services.

Outbound services are equally valuable. Through proactive follow-ups and feedback

calls, the call center has demonstrated a commitment to continuous improvement and member care. These interactions allow SACCOs to understand member needs better, address concerns, and refine their services accordingly.

### **Key Values of a WSACCO Call Centre to its Members**

Accessibility, members can easily reach support anytime, from anywhere, through multiple channels, quick response times and same-day resolution of issues improve overall service delivery, consistent and accurate information builds trust and confidence among members, personalization, language preferences and tailored support create a more inclusive experience, multiple communication options (calls, WhatsApp, & others) cater to diverse member needs,

recorded interactions and tracking systems ensure accountability and quality assurance, prompt assistance and proactive engagement lead to higher satisfaction levels and satisfied members are more likely to remain loyal and recommend the Wazalendo SACCO to others.

### **Conclusion**

A modern call center is a powerful tool that transforms how SACCOs interact with their members. By combining technology, efficiency, and a member-centric approach, it not only resolves issues but also builds lasting relationships. Ultimately, investing in a robust call centre is an investment in member satisfaction, organizational growth, and long-term success.

***Asinguza Prima***  
**Call center staff**

**Please call our toll free  
Member Service Line**



**0800702012**

**“ To listen closely and reply well is  
the highest perfection we are to  
attain in the art of conversation. ”**

Francois de la Rochefoucauld



# ORGANISATIONAL CULTURE!!!! “IF WALLS COULD TALK”

**T**hree years ago, I faced an interview panel of over eight executives, in their company Boardroom. It was a warm yet very spine-chilling atmosphere. The Boardroom was lit with representations, among which was one where all the company four values had been adorned, facing exactly where I was seated for questioning.

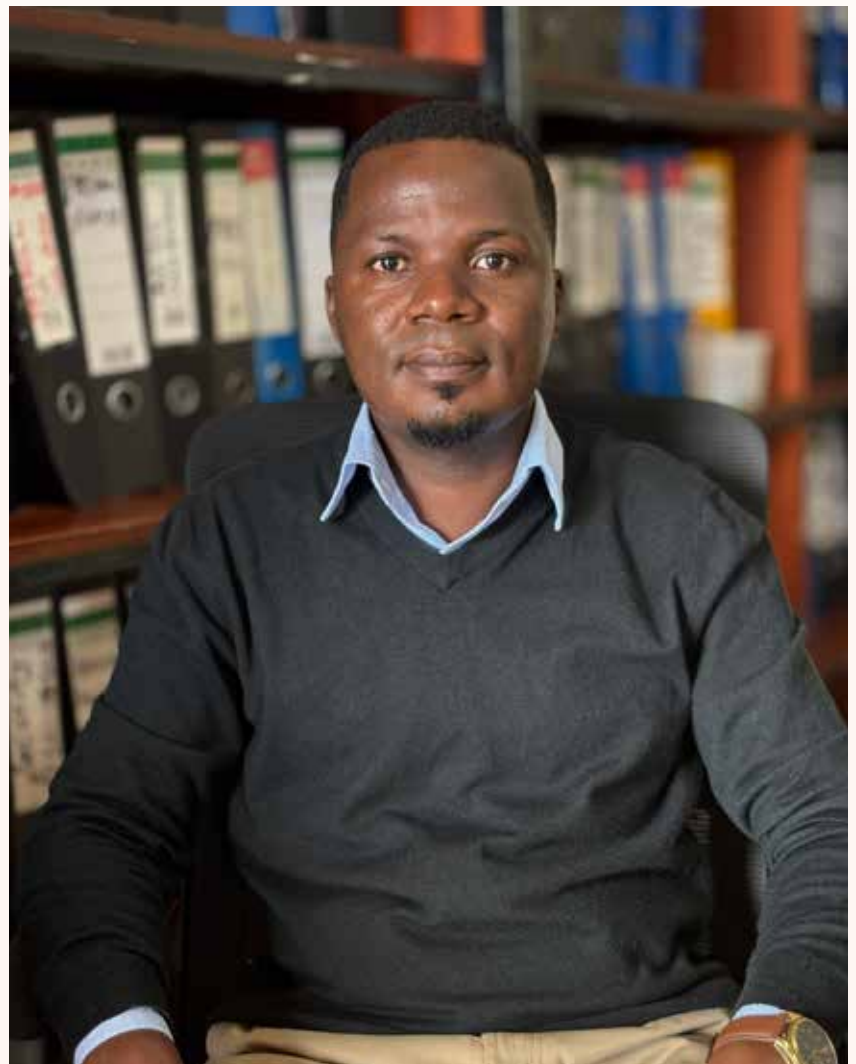
Instead, I explained to the panel, that I would mention only those values that I had seen them (Management, staff, suppliers and others) live for the small time I had been coming

As expected, the question of naming several values for this company I intend to join was probed.

In my response, I never mentioned any of the values that were facing me, to the surprise of many who thought I had failed to take advantage of what was right before me.

“

***Three months later, while at an offsite breakfast meeting in a top restaurant in Kampala, it is the same employee we had ejected, that came to serve us, and believe me, she offered a flawless service, to our shock.***



**Mr Nsereko Benard**

about, and that is what I did, and undeniably, I scored highly on that.

Relatedly, this is where some organizations get Organizational culture right, and most get it wrong.

Companies invest in designing expensive wall portraits, with their values all listed, but never examining whether they are living any of the values.

Staff severally face disciplinary hearings and declared guilty or pardoned, without walking them through the talk of how negatively or positively they have impacted on the listed values, and the ultimate impact of their behavior to their growth, personal repute, the Organization's brand standing, clients, among other strictures one may think of.

I strongly agree that both rewards and sanctions be done, in linkage with the company values and or value traits.

one facing disciplinary action should be told which value they have not lived or violated, same way, one being rewarded should be applauded in line with the values they have lived better than others.

Companies are living completely different values from the ones they have on the walls, but they cannot realize, simply because it is corporate culture to have them on the walls.

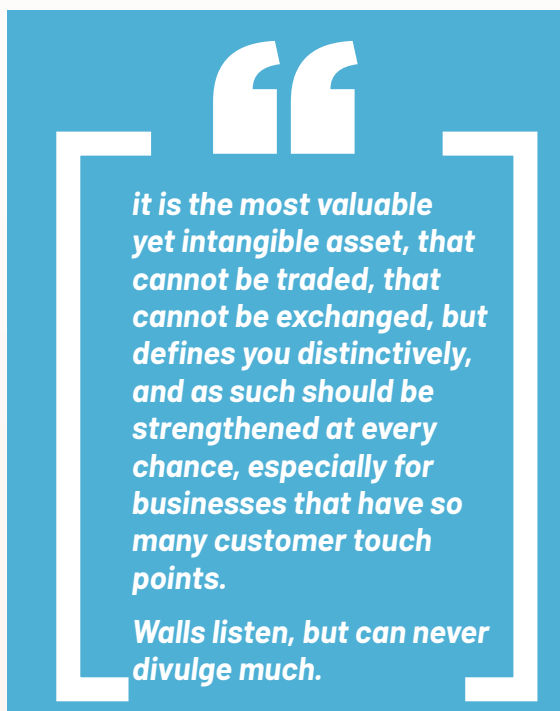
As you look at most Job descriptions of many top executives, most lack a indispensable role of "DRIVING CULTURE", either at the company axis, or just within smaller departments they lead, and thus, this role is very alien to many

executives leading to very low culture watch, in comparison to what the walls speak.

Organizations should thus be very intentional with having culture driving as a top Key performance Indicator for top executives.

In 2020, while as a General Manager of a startup Restaurant, I terminated work for a female employee, who we all believed had failed to live our values.

Three months later, while at an



offsite breakfast meeting in a top restaurant in Kampala, it is the same employee we had ejected, that came to serve us, and believe me, she offered a flawless service, to our shock.

We came to realize, that staff will always behave or perform exactly how they feel about your Organization, and they will offer the company exactly what they feel about your brand.

We realized that the culture at her new workplace, was too strong to be over powered by some of her vices, and given

that the culture was this strong, this employee imagined that she would have a lot to lose if she played with her work.

Similarly, regrettably, you have also met organizations where some individual poor behavior is so strong, that it over powers the company weak culture and norms.

In the corporate environment where capital can be sought, every one can get a good Architect to design good

chambers or offices, good furnishing can be done to beautify your workplace, and staff can be branded in top tier uniform material,

The only leverage becomes your good culture,

it is the most valuable yet intangible asset, that cannot be traded, that cannot be exchanged, but defines you distinctively, and as such should be strengthened at every chance, especially for businesses that have

so many customer touch points.

Walls listen, but can never divulge much.

I therefore underscore the ever-great need for Organizational culture Drivers to be very intentional at spotting where culture is going against the desired value traits, and tame it.

**The write is..**

**Mr Nsereko Benard**

**Accountant at WSACCO**

# BUILDING A SAVING CULTURE IN THE YOUNG ONES FOR A BETTER TOMORROW

**G**OOD NEWS GOOD NEWS!  
Did you know that Wazalendo SACCO provided an opportunity for the principle members to enroll their children to become members of the SACCO?

I am a living testimony, my mother who is a member of Wazalendo SACCO, recruited me into the SACCO in 2025 by opening for me a savings account, buying for me shares and paying for me monthly savings. As I speak am an active and proud shareholder of the largest SACCO in the country. At the end of the year, when the SACCO registers surplus, I get dividends like any other member.

The good news is that when I turn 18years I become an independent member able to make my own savings, borrows and enjoy other benefits of being a member of the SACCO.

All parents would like their children to become financially responsible people when they grow up. We want them to have a positive connection with money, so they don't grow up penniless, begging for money and having to survive on hand to mouth way of living. Because of this, it is critical to instill in children the culture of saving money at an early age.

We are all aware of how difficult it may be to teach children about money. Children would prefer to play games, receive gifts and spending than learning about setting aside money and budgeting.

Fear not we have got some practical tips on how to make saving money fun for your little ones .

So let's dive in..!



**Kangume Amelia**

of saving money to them and demonstrate how you do it and the benefits that come with consistent and sustainable saving.

## SET GOALS

Setting goals is an important part of developing good money habits. Help your children set saving goals and encourage them to work towards achieving them.

They will learn the benefits of delaying pleasure and the advantages of conserving as a result of this.

Being honest, kids are terrible at setting goals. They probably set a goal of buying a unicorn or a dragon. So you will need to help

## START EARLY

It's best to start educating your children about money as early as possible. You can start by giving them piggy banks and encouraging them to save any allowance or any money they receive as gifts. This will help them develop a habit of saving money at a young age.

But let's face it, children are like tiny tornados. They can destroy anything in their path, including the piggy banks. So, you must make sure their piggy banks are unbreakable if you want them to save their money. Get them one of durable substance like steel or titanium.

## LEAD BY EXAMPLE

Children learn by observing their parents.

Set a good example for your children if you want them to grow up with sound financial practices. Explain the value



them set realistic goals. Tell them they can buy a toy or a game after they have saved a certain amount of money alongside something beneficial.

### **MAKE IT FUN**

Saving money does not have to be boring. You can make it fun by creating a savings challenge for your children. For example, you can challenge them to save a certain amount of money in a month and they achieve you can reward them with a small treat.

However, kids have the attention span of a goldfish. They will forget about the challenge with in a day. So you will need to make it interesting. Tell them something that will keep them excited about the saving.

### **TEACH THEM TO BUDGET.**

Budgeting is an essential part of managing money. Teach your children how to budget by showing them how to allocate their money to different categories such as saving, spending and giving. This will help them develop money management skills.

You will need to make budgeting fun. Give them a budget for the month and tell them they can spend it on whatever they want, but once it is gone it is gone. Then sit back and watch as they blow all their money on candy and toys within the



first week. This week will be a great opportunity to teach them about the consequences of over spending and importance of budgeting.

### **USE VISUAL AIDS**

Children learn better when they can see things visually. So use visual aids to teach your children about money. You can create a savings chart to track their progress or use play money to teach them about different denominations.

### **ENCOURAGE GIVING**

Teach your children the importance of giving by encouraging them to donate some of their money to charity or a cause they believe in. This will help them develop empathy and compassion towards each other and understand the value of

generosity but also learning that it is important to spend on things you have saved/planned for than just giving without investing.

### **REWARD THEM**

Finally, do not forget to reward your children for their efforts. Positive reinforcement is a great way to encourage good behavior. You can reward them with a small treat or praise them for reaching their saving goals.

Reward them with a day out to the park or a movie night. This will show them that the reward does not always have to be monetary and that experiences can just be as valuable.

In conclusion, teaching your children about money and developing a saving culture can be a challenging but rewarding experience. By starting early, leading by example, setting goals, making it fun, teaching them to budget, using visual aids, encouraging giving and rewarding them, you can help your children develop good money habits that will last a lifetime.

Please register your children to the SACCO and build generational financial sustainability. Call on 0800702012 for guidance

**Kangume Amelia**

**A Student at Bweranyangi Girls SS**



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# HOW WAZALENDO HAS TRANSFORMED COMMUNITY SPORTS

**T**his year, Wazalendo Saving and Cooperate Society upheld its tradition of championing sports as a vital force for community development and unity. As the heartbeat of our corporate social responsibility, our involvement in sports goes beyond participation we actively empower communities, nurture talent, and build long lasting bonds through the universal language of sports.



**Morris Okello**

Empowering Communities,  
One Game at a Time

Beyond the pitch, Wazalendo's support extends deeply into Ugandan communities. Recognizing the transformative power of sports, we have generously supported numerous local teams and youth groups with sports equipment. Our aim is to break down barriers to participation and spark



**WSACCO supports 305 Brigade with sports items**

(Team in action during the CDF Cup tournament displaying the determination and unity that defines our corporate spirit.)

In 2025, Wazalendo proudly supported the prestigious Chief of Defence Forces(CDF) Cup, demonstrating our commitment to excellence and teamwork. The tournament saw spirited matches where several team players carried the Wazalendo flag with

passion, showcasing the determination and sportsmanship that define our company ethos. The CDF Cup was more than a competition; it was a celebration of camaraderie and resilience and values we uphold both on and off the field.



**A community basketball court that buzzes with activity because children now have access to quality balls and training gear. These are not just material items they are keys that unlock potential and open doors to possibilities.**

**"Investing in sports is investing in the people who drive our nation's growth."**

enthusiasm for all types of games from football and netball to basketball and athletics ensuring that every child, adult has the opportunity to thrive.

(Young players receiving sports equipment from Wazalendo creating opportunities for the next generation)

Our ongoing partnerships with community sports initiatives have created safe spaces for young people to develop life skills such as discipline, teamwork, and leadership. These qualities not only elevate sports performance but also cultivate responsible citizens poised to contribute to Uganda's future.

**Each donation tells a story. A young footballer in a rural village who can now play with dignity because he has proper boots and a uniform.**

**A girls' netball team that finally has the equipment needed to practice regularly.**

**A community basketball court that buzzes with activity because children now have access to quality balls and training gear. These are not just material items they are keys that unlock potential and open doors to possibilities.**

**"Investing in sports is**



**Football team sponsored by Wazalendo**

### **investing in the people who drive our nation's growth.**

(A community team in action, proudly wearing Wazalendo-provided uniforms proof that support translates into empowerment.)

### **A LEGACY IN MOTION**

Sports have the power to change lives, and at Wazalendo, we are privileged to be part of that change. From the competitive intensity of the CDF Cup to the grassroots joy of a child receiving their first football, our commitment remains solid.

We believe that every Ugandan deserves the opportunity to experience the transformative power of sports to learn, to grow, to excel, and to dream.

As we move forward, we carry with us the lessons

learned on the field: that teamwork conquers challenges, that persistence leads to victory, and that when we invest in our communities, everyone wins. The scoreboard may record the final result of a match, but the true victory is measured in lives changed, communities strengthened, and futures brightened.

Our commitment to sports and community development is not a seasonal initiative, it's a fundamental part of who we are at Wazalendo SACCO.

### **ABOUT THE AUTHOR**

**Okello Morris serves as IT Officer at Wazalendo Investments SMC, where he combines his technical expertise with a passion for community engagement and corporate social responsibility initiatives.**

# LT GEN SAM KAVUMA UPGED COOPERATORS TO ADHERE TO COOPERATIVE PRINCIPLES



*The chairman Board of Directors Lt Gen Sam Kavuma presenting during the 1<sup>st</sup> National Cooperatives conference, Lugogo - Kampala*

**H**on Lt Gen Sam Kavuma, Chairman BOD attending the 1st National Cooperatives Conference at UMA show grounds. He also shared the 20-year success story of WSACCO accompanied by the CEO and Vice Board.

Addressing cooperative financing topic, He urged members of different SACCOS to adhere to key cooperative principles, including being member formed, owned, financed, managed, member benefiting.

Gen Kavuma cautioned members against diverting loans to Non-income generating expenses. WSACCO staff also participated in exhibition where SACCOS were exhibiting their products and services funded by SACCO loans.

The Chairman was accompanied by the vice chair Col Allan Kitanda, the Chief Executive Officer Col Yusuf Magero Buha and staff.



*The Chairman Board of Directors Lt Gen Sam Kavuma inspecting WSACCO member stalls during the 1<sup>st</sup> National Cooperations conference, Lugogo - Kampala*



**Wazalendo was awarded for the support towards the establishment of a Cooperative Bank in Uganda**



**Wazalendo SACCO company secretary Col Dan Tizihwayo interacting with the Chairman Board of Uganda Cooperatives Alliance**



**The Chairman Board (Centre) with staff after the conference.**

# MALAWI'S UNITED CIVIL SERVANTS' SACCO BENCHMARKS WITH WAZALENDO SACCO



*Amidst the chaos, one thing kept me grounded: my Wazalendo savings plan. I made a vow to set aside a portion of my salary every month, am I being honest?!..... No.. whisper.....a forced saving of prestige that later turned to be known as retirement, no matter how small, this 7% that later turned to be 10% has worked out in millions. It wasn't easy, trust me. There were times when I had to skip a few luxuries, like a cold beer with the guys or a night out in town. But I knew it was worth it.*

**I**n firming up the spirit of cooperation among cooperatives, Wazalendo Savings and Credit Cooperative Society (WSACCO) hosted a delegation from Malawi's United Civil Servants' SACCO (UCSSACCO) for a benchmarking visit.

The Malawian team that comprised of the SACCO's top management led by the Chief Executive Officer, Mr. Waliwa Francis was received by the Director Finance and Administration (DFA) Wazalendo SACCO, Colone Benon Kato at WSACCO's headquarters - Kwatule.

Speaking on behalf of WSACCO's CEO, Col Kato, emphasized the importance of collaboration and mutual learning in strengthening the SACCO movement across Africa.

Kato highlighted the



*The director finance & Administration col Benon Kato, presenting to Malawian deligation during their bench mark visit to WSACCO.*



strong backing from the Uganda Peoples' Defence Forces (UPDF) leadership, effective governance, large numbers, use of modern technology, professionalism, regular training, and accountability



**Malawian delegation at WSACCO Entebbe**

to members as factors behind WSACCO's success.

Mr. Waliwa commended WSACCO for opening its doors to UCSSACCO, saying that the visit has been invaluable.

"This benchmarking exercise has been fruitful. It is not an expense but an investment in the growth of our SACCO. We have shared a lot and we are eager to explore how we can implement these best practices in our own organization." He said.

The delegation visited WSACCO's cash operating branch in Entebbe, where they were impressed by the service turnaround time, security systems, and risk management measures in place. He praised

WSACCO's approach to protecting members' funds and ensuring overall member safety.

Waliwa said that they had gained critical insights into structuring their operations, improving member engagement, forming partnerships and enhancing stakeholder engagement.

He expressed gratitude to their leadership for investing in the visit, noting that the best

way to account for it was by implementing what they have learned.



**Lt col Julius Katanaka gifting Malawian finance counter part**



**The DFA, Heads of departments together with Malawian delegation in a group photo.**

# WAZALENDO SACCO AWARDS



*The c/man Board Lt Gen Kavuma awarding Kampala branch led by their manager Maj Rtd Alamanthan Ntanumanya*

**W**azalendo SACCO awards its best performing branches for FY 2025, with Kampala branch named overall best. Speaking at the staff end of year party, The Chairman Board of Directors of WSACCO Lt Gen Sam Kavuma praised staff for their integrity and dedicated service to members.

“You are the drivers of behind the success of Wazalendo and i consider you as angels because I have not heard any bad incident done by the staff” the chair BoD said.

The event started with team building activities for all the staff drawn from WSACCO 19 branches and 8 liaison offices across the country, where the CEO Col YM Buha encouraged staff to keep physically fit , united and disciplined for team victory come 2026.



*Cake cutting during end of year staff Dinner at Kanaloga Resort*



*The CEO during team building activity with staff prior to the staff party (leading by example)*



*WSACCO staff during team building games*



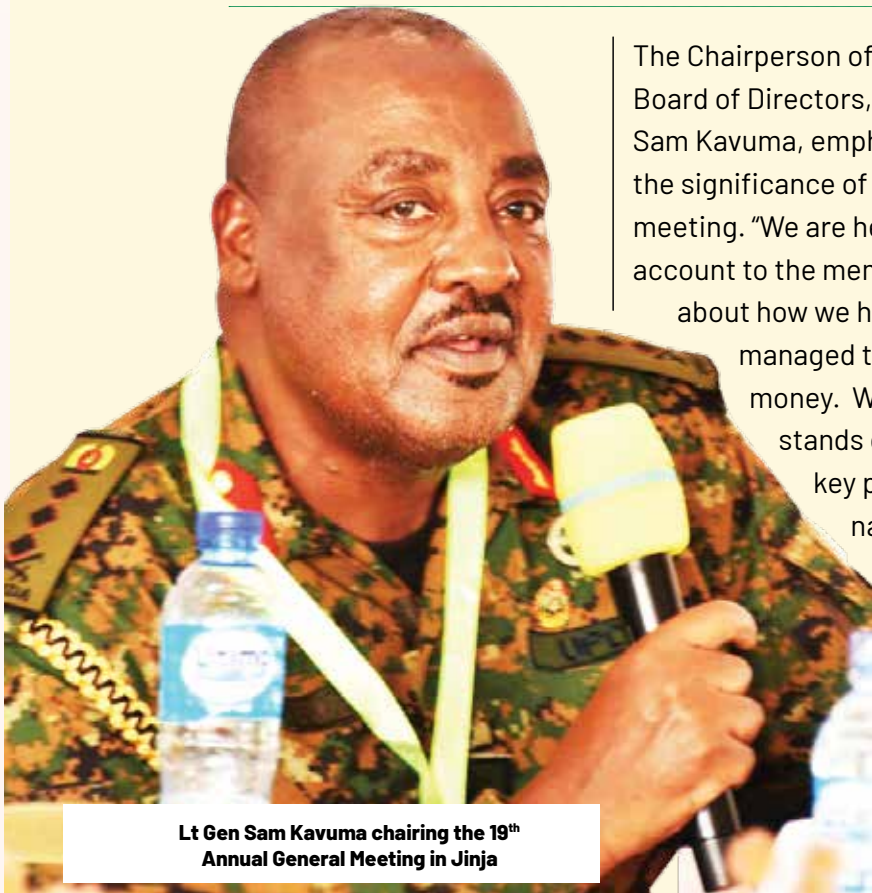
*HR leading by example during team building activities*

# WAZALENDO SACCO, HELD ITS 19<sup>TH</sup> ANNUAL GENERAL MEETING (AGM)



Members of WSACCO attending the 19<sup>th</sup> AGM Jinja

**W**azalendo SACCO, held its 19th Annual General Meeting (AGM) at the Gadaffi Barracks in Jinja. The meeting brought together delegates, leaders and stakeholders to review the society's progress over the past year.



Lt Gen Sam Kavuma chairing the 19<sup>th</sup> Annual General Meeting in Jinja

The Chairperson of the Board of Directors, Lt Gen Sam Kavuma, emphasised the significance of the meeting. "We are here to account to the members about how we have managed their money. WSACCO stands on three key pillars namely

members, the board,

and the management. When each of those organs plays its role, the SACCO grows", Kavuma stressed.

Lt Gen Kavuma highlighted the SACCO's steady growth over the years with its membership from just 30 founding members to over 111,000 today. He revealed that in the last financial year alone, the SACCO disbursed loans worth 602 billion Ugandan shillings, with a cumulative loan portfolio of 3 trillion Ugandan shillings since its inception.

Brigadier General Joseph Freddy Onata, the Chief Executive Officer of Wazalendo SACCO, reported that the SACCO has, over the past year, expanded its branch network reach to 12 cash operating branches with the launching of two new cash branches in the cities of Arua and Mbale.

"We now manage a capital base of 295.6 billion Ugandan shillings, with savings totalling 547.7 billion Ugandan shillings," Brig Gen Onata said.

On the SACCO's plans for digital transformation, Brig Gen Onata said the Board and management are working on introducing the



**WSACCO members during attending the 19<sup>th</sup> AGM in Jinja**

online loan services, onboarding more members onto the mobile banking and improving the security systems.

He highlighted the SACCO's strong governance support from the UPDF leadership as the basis of the impressive performance that WSACCO continues to post. "We work together as a team, and that unity is key to our success." Brig Gen Onata said.

Gen (Rtd) Kale Kayihura, who is the first chairman and one of the founding members of Wazalendo SACCO, expressed his pride in the development that has been achieved by the SACCO. "When we started this initiative, we never imagined it would grow to this level. Now Wazalendo

SACCO is almost like a bank, and I am proud of the leadership for building it to this point", Gen Kayihura said.

The Chairperson of Uganda Cooperatives and Savings Credit Society Hon Bintu Jalia Lukumu Congratulated Wazalendo SACCO for the tremendous performance made during the financial year 2024.

Bintu appreciated the delegates for patronizing their SACCO which makes a case for Wazalendo to be exemplary in the sector. "I also thank Wazalendo SACCO for hosting the sister SACCOs from the continent who come for benchmark visits, this has earned Uganda a name for sector" Said Bintu.

The Chairperson UCSCU urged Wazalendo SACCO to continue exploring more opportunities in different products especially for young savers, which will help the SACCO to grow even beyond where it is.

Present were: the Deputy Commander Land Force, Maj Gen Francis Takirwa; Division Commanders, Commandants of Training Schools, Generals, Senior and Junior Officers, representatives from Uganda Police, Uganda Prisons, Uganda Co-operative Alliance, and partners among other guests

**Charity Namanya**  
**PR MGR- WSACCO**

## WAZALENDO SACCO URGES ITS MEMBERS TO ENROLL THEIR FAMILY MEMBERS TO THE SACCO

**W**azalendo SACCO has urged its members to enrol their children and spouses to the SACCO so they can enjoy the same benefits available to principal members.

The call was made by the Chief Executive Officer, Col Yusuf Magero Buha, during a member engagement meeting at Basic Military Training School (BMTS) Kaweweta. He encouraged members to prepare their family members for long-term financial stability.

He said that young people would gain valuable financial skills if they joined early. "Imagine if your children joined the SACCO today at the age of 10 and understood how savings and shares grow, and even accessed credit at 18," Col Buha said.

He noted that the SACCO's reputation has grown over time. He recalled the uncertainty that characterized its early years. "When we joined in 2005, we were hesitant and unsure about the security of our money, but today

everyone is happy and even those who retire are not complaining," he noted.

The appeal came out as WSACCO rolled out a member mobilization drive led by the Board of Directors. This was a two-weeks initiative intended to providing free financial literacy training, as well as giving updates on performance, innovations, and future plans. It covered the five regions represented at the board including; Central, Eastern, Northern and West Nile, and Western regions.

The Eastern region team was headed by Col Allan Kitanda, the Central region by Col Yusuf Magero Buha, the Northern and West Nile region by Lt Col Peter Tuhairwe, and Western region by Col (Rtd) Dan Tizihwayo.



## DE UGANDA NETWORK

The Uganda Cooperative Savings and Credit Union (UCSCU) has launched the African Development Educator-Uganda Network, aimed at strengthening the role of SACCOs in promoting sustainable development. The breakfast was held at hotel ...An Interim Committee was elected with the Chief Executive Officer of Wazalendo SACCO, Col Yusuf Magero Buha as the Chairperson.



**Members of DEs Network pose for a group photo**



**Col Yusuf Magero (C) elected as the 1<sup>st</sup> chairman of DE Uganda Network**



**Former chairperson UCSCU & Hon. Bintu Jalia gracing the first breakfast of developing Educators DEs of Uganda**

## WAZALENDO CELEBRATED IN ACRA DURING SACCA CONGRESS



Wazalendo SACCO delegation attended 2025 Savings and Credit Cooperative Associations (SACCA) Congress in Acra - Ghana being Organised by African Confederation of Cooperative Savings and Credit Associations (ACCOSCA).

During the conference Wazalendo was celebrated with all Ugandans dressed in WSACCO attire for marking 20 years of transforming members lives and impacting community. The delegation was led by the Vice Chairman of the Board of Directors chairman supervising BoD Brig Gen Justus Rukunda Chief Executive Officer Col Yusuf Magero Buha, the Managing Director of Wazalendo Investments Limited, Lt Col Wesley Aine and Board member western captain Dathan Bunankye.



## WAZALENDO PARTICIPATED IN LIBERATION AT KOLOLO

Wazalendo participating in ugandas 40<sup>th</sup> NRM liberation day celebrations at Kololo , where president Museveni warned leaders against corruption ,demanding strict accountability and a firm stance against graft.



# WAZALENDO SACCO PARTICIPATING IN THE ACTIVITIES THAT MARKED THE INTERNATIONAL COOPERATIVES DAY IN FORT POTAL CITY



*WSACCO staff donated blood in Kampala ahead of the International Cooperatives day celebrations*



*WSACCO Parade participation during Cooperatives day celebrations In Fort portal*

# OUR NEWLY OPENED CASH OPERATING

## WSACCO'S KIIHIHI BRANCH LAUNCH



WSACCO members accessing Over The Counter Services at the newly commissioned Kiihihi branch in Kanungu District

## WSACCO'S ARUA BRANCH LAUNCH



Group photo after the complex launch



Inspecting the complex



The mayor of Arua commissioning WSACCO Arua complex



The New Arua commercial complex housing WSACCO Arua branch

# WAZALENDO SACCO AT 20: TWO DECADES OF DISCIPLINE, UNITY, AND FINANCIAL TRANSFORMATION.

By L/cpl Taremwa Jonah

**T**wenty years ago, in 2005, a bold idea was born within the Uganda People's Defense Forces (UPDF): to build a financial institution owned by men and women in uniform –an institution grounded in discipline, trust, and collective progress. That vision became Wazalendo SACCO, and two decades later, the story of Wazalendo stands as one of the most outstanding cooperative success journeys in Uganda's financial sector.

The Beginning: A Vision Rooted in Service and Self-Reliance

The founders of Wazalendo SACCO recognized a fundamental truth: soldiers face unique financial pressures, unpredictable deployments, and demanding responsibilities. There was a need for an institution that understood these realities and offered dignified, affordable, and accessible financial solutions.

**With this insight, Wazalendo SACCO was established with clear objectives:**

- To promote a culture of saving among soldiers
- To provide affordable credit
- To promote financial discipline
- To empower members and their families
- To end exploitation by other financial intermediaries

From a modest start, the SACCO drew strength from its core members—men and women whose daily lives are shaped by sacrifice, resilience, and duty beyond themselves. Their support would become the foundation of a financial institution now recognized worldwide.

**A Story of Steady Growth and Strong Leadership.**

Wazalendo's journey is largely a story of leadership that has remained focused, ethical, and member-centered. Over the years, the SACCO has benefited from Boards, Supervisory Committees, management teams, and command leadership that continuously upheld accountability, innovation, and long-term vision.

**Under their stewardship, Wazalendo experienced:**

- Rapid growth in membership
- Expansion of branches and service centers across the country
- Diversification of loan products tailored to soldiers' needs
- Improved turnaround time and customer support
- Strategic investments in systems and infrastructure

This progress was never accidental. It was driven by leaders who understood that every shilling saved or borrowed could change a soldier's life—and who worked tirelessly to safeguard the SACCO's integrity.

**Transforming Lives, One Member at a Time**

Behind Wazalendo's numbers are real stories—families are able to educate



**L/cpl Taremwa Jonah  
Accountant**

children, soldiers building homes, small businesses started, emergencies managed with dignity, and future secured. In remote detachments, on missions, and in barracks across Uganda, members testify how savings and credit have made life easy for them.

The SACCO's financial literacy programs have also nurtured a new culture of



**WSACCO member financed project**



**Wazalendo SACCO concluded Two-Week delegates' training ahead of 20<sup>th</sup> AGM**

disciplined money management. Soldiers and their families are now better equipped to plan, invest, and build sustainable financial futures.

**Digital Transformation:** The Coming of Waza Mobile

As the financial world evolved, Wazalendo embraced innovation to ensure services remained timely and convenient. This commitment birthed Waza Mobile, a secure e-banking platform designed specifically for the dynamic life of a soldier.

**With Waza Mobile, members can**

**Make deposits**

Access any account information in real time

Transfer funds and make payments both internally and externally

Receive instant notifications

Access services remotely, even when deployed far from physical branches

Waza Mobile is more than a digital tool—it represents a shift towards modern, member-driven banking. It acknowledges the need for mobility, flexibility, and security, empowering soldiers to manage their finances regardless of where duty calls.

**Resilience in Times of Challenge**

Over 20 years, Wazalendo has navigated economic fluctuations, global shocks, regulatory changes, and technological shifts. Yet through every challenge, the SACCO has stood firm. This resilience is a testament to disciplined management,

loyal membership, and the UPDF ethos of standing strong through all conditions.

**A SACCO with a Heart for Its People**

What distinguishes Wazalendo from many institutions is the deep sense of belonging among members. The SACCO is not a distant financial body—it is a family of service men and women who support one another. Through community outreach, welfare support, and financial education, Wazalendo has consistently invested back into the people who give it life.

**Leadership Worth Celebrating**

At this 20-year milestone, it is important to honor the leaders who have carried Wazalendo forward. Their discipline, foresight, and integrity have shaped an institution that stands as a model of cooperative excellence. They have championed transparency, nurtured innovation, and upheld the confidence of members—even during difficult seasons.

**Their leadership has ensured that Wazalendo remains:**

- Stable
- Trusted
- Progressive
- Responsive to members' evolving needs
- This foundation prepares the SACCO for even greater achievements in the decades ahead.

The Road Ahead: Vision 2030 and Beyond

**Wazalendo SACCO is not resting on its successes. The next chapter focuses**

**on:**

- Deeper digital transformation
- Enhanced member experience
- Expansion of products to support soldiers' long-term investments
- Strengthening governance systems
- Growing partnerships and strategic alliances
- Enrolling family members to grow membership and create a generational welfare.

With a strong financial base and loyal membership, Wazalendo is poised to reach new heights—solidifying its place as the premier military-based cooperative in the region.

**Conclusion: A Legacy of Empowerment**

Twenty years on, Wazalendo SACCO stands as a testament to what unity, vision, and disciplined leadership can achieve. It is a story of soldiers empowering soldiers; a journey marked by resilience, innovation, and shared success. As we celebrate this milestone, we honor the members who believed, the leaders who guided, and the institution that has transformed thousands of lives without forgetting the community where we recruit members from and support our welfare.

Wazalendo SACCO—20 years of empowering the soldier, strengthening the family, and building a future of dignity and financial independence.

## WAZALENDO SACCO SUPPORTS COMMUNITY SCHOOLS WITH EXERCISE BOOKS, IN EASTERN UGANDA



*Col. Allan Ktanda - Vice chairman together with board members of WSACCO board handing over books to pupils*

## WSACCO PARTNERSHIP WITH INNOVATION VILLAGE HUB

The CEO wazalendo SACCO, YM Buha hosts delegation from innovation village HUB led by ED Ngenzi Rita for a co creation discussion focusing on expanding digital market access, skills development for the children of our members and digitizing monitoring and evaluation among other innovations. Present were WSACCO members of Top management.



# WSACCO LOANS INVESTED IN MEMBERS' PROJECTS



CAPT ROBERT CHEROP'S PIGGERY FARM.



CPL DR. ONESMUS BEINOMUGISHA'S CLINIC LOCATED IN MATTUGA.



W01 JACKSON KANUNU'S DIARY DEMO FARM



W02 TWASHEMERWA SILVER LOCATED IN NAKASONGOLA



W01 OKIRING ELUID's farm located in Serere district.



Ms Nakirija Nuriat's toilet paper business financed by WSACCO



CAPT RICHARD KYESERO'S FISH FARM LOCATED IN SSEMUTO WAKISO DISTRICT



CAPT RICHARD KYESERO'S FISH FARM LOCATED IN SSEMUTO WAKISO DISTRICT



Ms. Nuruyati Nakirija in her toilet paper production factory located in Wakiso district.



W01 JACKSON KANUNUS ANIMA L. NUTRITION' DEMO FARM.



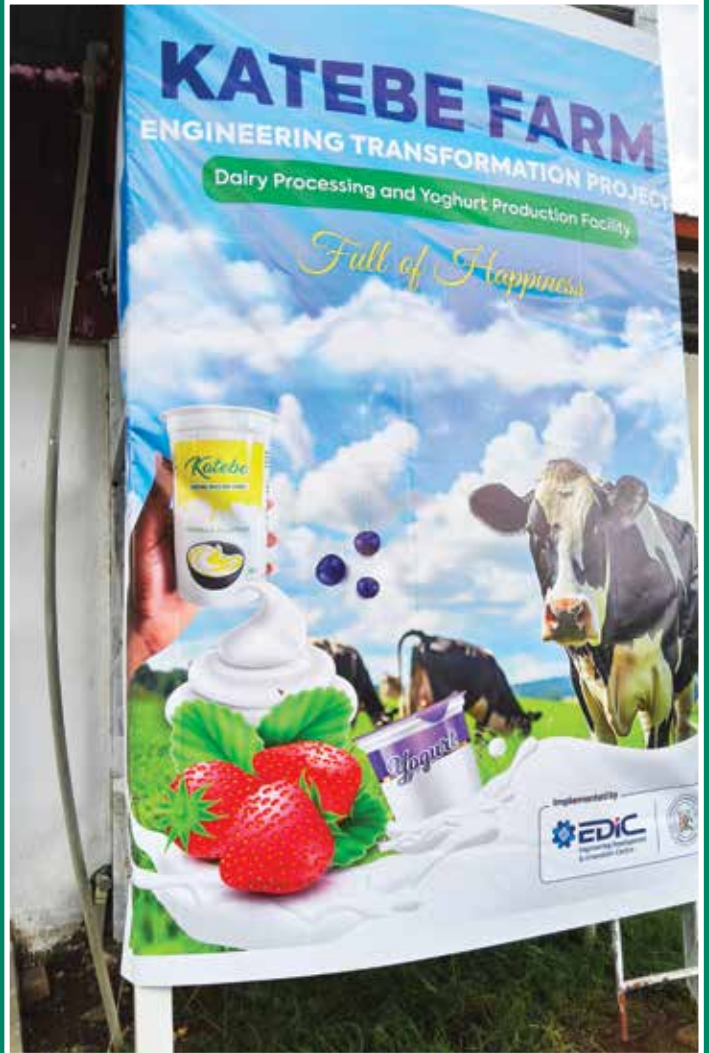
W01 JACKSON KANUNUS' BACKYARD DEMO FARM.

# WSACCO LOANS INVESTED IN MEMBERS' PROJECTS

## GEN KALE KAYIHURA'S DIARY UNIT



Minister Musenero commissions Gen Kale Kayihura's upgraded Dairy facility in Lyantonde



The Yoghurt produced at the facility



The Dairy facility



# WAZALENDO

INVESTMENTS (SMC) LTD (WIL)

## MUKONO-NAMAYIBA ESTATE III

INDEX DIAGRAM SHOWING SUBDIVISION OF PLOT 595-BLOCK 126 KYAGGWE



### PRICES

Planned and Titled

### MEMBERS

**UGX. 17,000,000M**

### NON MEMBERS

**UGX.19,000,000M**



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