



**KCW COOPERATIVE  
SOCIETY LIMITED**  
TOGETHER WE CAN



# THE GENESIS

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Welcome,

We are super excited to launch our first-ever, KCW SACCO Newsletter dubbed- The Genesis!

In this edition, we share with you the story of the SACCO from its genesis until now.

On 13<sup>th</sup> April 2019, Brave Mum Haven held its inception meeting at Fairway Hotel. Participants that day had no idea that their congregation would one day come to grow into a strong well-structured institution. The meeting of less than 30 people then, has today come to accommodate close to 300 active members whose goal is to achieve financial independence and leave a legacy for their children's children.

The Newsletter further showcases how KCW SACCO members have over the years harnessed the power of collective effort and have over time-built agency for financial wellness. From paying school fees, and recapitalizing their businesses to buying land, members share their impact stories.

In there is also a featured member business and a specially selected book review to spark your personal growth journey.

Check out what the month of June holds for you, and what we have in store for you as a SACCO.

Last but not least, we are a family on the move! Our membership is growing and so are our members; personal lives. We congratulate all those that have had personal life milestones and can't thank God enough for you! Our top most Savers, Kudos! You did it again! Now, why not delve straight into this?

We hope you enjoy reading this issue and that it inspires your progress toward your own financial growth!

If you have any comments or queries about this edition, including ideas for future articles, please get in touch with the editorial team at; [kcwsacco2019@gmail.com](mailto:kcwsacco2019@gmail.com)

Enjoy the read

Best Wishes  
Sherry.





## FOUR YEARS OF GROWTH. KCW SACCO 4<sup>TH</sup> AGM, HELD AT FAIRWAY HOTEL

On Saturday, 25<sup>th</sup> February, 2023., Kampala Corporate Women Cooperative Society (KCW SACCO) held its 4<sup>th</sup> Annual General Meeting. Over 100 SACCO members attended the event.

The AGM noted that KCW SACCO had made several achievements in a space of only four (4) years. Some of which were:

- Registering as a Cooperative Society in March 2022
- Purchasing of 5 acres of land comprised in Block 27, Plot 556, Land in Bulemezi, Buvuma
- Harnessing digital transformation and reducing cash movement by introducing FlexiPay which is currently serving the SACCO as a digital money collection platform
- Acquiring office space on Block 661, Buganda Road Flats

In addressing the AGM, Ms. Rebecca Irene Nassuuna, the Chairperson of the Society commended members for their relentless efforts in saving and advancing the vision of the SACCO. She applauded member presence at key events such as the AGM, because it simply meant that members were committed to the dream of the SACCO, which is to leave a legacy for generations to come.

She noted that member savings had grown from **UGX-700,732,905** to **UGX-809,678,344** and that the SACCO loan book had grown from **UGX-1,016,969,371** in 2021 to **UGX-1,532,801,465** in 2022. Additionally, the member share capital had grown from **UGX-**

**244,570,000** in 2021 to **UGX-342,825,000** in 2022.

The Chairperson also appreciated the Executive and Sub Committees for the commitment exhibited throughout the year. She urged members to continue in the habit of saving consistently. Her beckon highlighted how the Covid-19 pandemic had presented a strong lesson to people all over the world that life situations can change unexpectedly, thereby requiring members to cushion their economic lives.

“I urge you to become more prudent in the management of your funds. The management team will always encourage the members to grow their individual savings so as to enable them to advance more credit to members and in a timely fashion”, Ms. Nassuuna said.

She further urged members to service their loans in time and take up all the different SACCO products such as purchase of land from the SACCO estates, buying of more shares, and bringing members’ children into the SACCO to take up the SACCO Toto Accounts.

Rebecca further briefed the members on the cooperative’s future plans which included rolling out a Corporate Social Responsibility strategy for single mothers and young people. She hoped that the programs would help support and mentor single mothers on their single-parenthood journey, while also contributing to the proper skilling and equipping of young people with the right tools to be socially responsive adults.



The Chairperson concluded by thanking all stakeholders, especially the SACCO partners such as CIC insurance company, Old Mutual and Y. Save for contributing to the SACCO's strategic growth and service to its members.

During the 4<sup>th</sup> AGM, members resolved to:

1. Borrow up to two (2) billion (UGX 2,000,000,000) to acquire land
2. Add a sending fee as per the mobile money tariffs of the telecom company for all mobile money disbursements
3. Add a bank charge of UGX.25000 for all savings withdraw transactions by members.

## AGM GALLERY







# THE GENESIS OF KCW SACCO

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**One on one with  
REBECCA IRENE NASSUUNA.  
CHAIRPERSON, KCW SACCO.**

It's a beautiful Monday morning and, somewhere on the streets of Kampala, I am sitting in a beautifully laid-out office space. Several art paintings welcome you through the hallway, the waiting area, and finally to my present spot. Across me is a well-polished mahogany and Rebecca sits right behind with a calm poise. Every now and then, there's a "come in please, a please madam, oh, this needs correction; name it! From the onset, one can tell that Rebecca Irene Nassuuna is a very busy person. But as noted by Mahatma Gandhi; There is more to life than increasing its speed, and Irene knows that just so right! So, she has created time out of her busy schedule, and our story begins.

On course into our conversation, I get to know that she is a lawyer, a mother of 4 boys, (oh yes), 2 of whom are twins. So, you can call her. "Nalongo-Mother of Boys." She is the Chairperson of Kampala Women Corporate

**Qn. Where did the idea of a SACCO emerge?**

**Ans.** In my work as a lawyer, I happened to interact with so many women, especially mothers, who needed socio-economic support with raising their children as single mothers. I would go to court, mediate on their behalf and offer whatever legal help they needed.

I started by talking to a couple of friends, both men and women, about the women that I was supporting through single parenthood, and together, we started a support group for single mothers, which we named, "Brave Mum Haven". At the time, all we wanted to do was to give a listening ear to these women, be present in their time of need and walk the journey with them.

Magical, as I might say, in one of our meetings, it dawned on us that what the women needed was to add

more economic empowerment! I cannot say that they were needy women. Not at all! But money remained a defining factor! Every now and then, a mother could run out of cash, have their business wrecked, or their children sick, name it. All these things revolved around money. Where for instance were these women running to at such moments? Did they have a fall-back plan? Which umbrella sheltered them on such rainy days? We needed a plan and forming a SACCO was the game changer!

**Qn. How exactly did you begin?**

**Ans.** We were initially 15 people. As government regulation, to begin a SACCO, we needed 30 people. So, each one of us was tasked to bring another person on board so that we could make 30 people.

Among the first 30 people were; myself, my sister - Marion Nakayenga, Brenda Irene Nantaba, Rita Sanyu Nakyenzi, Faridah Nassali, Prossy Nagawa, Sylvia Athieno. The list goes on. For the first year, the SACCO had to run from my office space, as we did not have money to rent office premises. With time, the SACCO acquired its own office space at Social Security House, and this year, the SACCO moved to new home at Buganda Road Flats, Block 661. Seeing the SACCO grow and shape out in the way it is gives me great joy.

It humbles me so much to see how far we have come, what impact we have had on our members, and most especially seeing how much our members have grown and achieved overtime, as a result of this SACCO.

**Qn. How did you transition from 'Brave Mum Haven' (BMH SACCO) to Kampala Corporate**

### **Women SACCO (KCW SACCO)?**

**Ans.** At the time of registration, the registrar then, advised us to change the name to something more appealing. We had to think of something more accommodative. We agreed on Kampala Corporate Women SACCO, which went for KCW SACCO in short.

### **Qn. How did the men get on board?**

**Ans.** From the beginning, the men were part of the SACCO. They were part of the support group and transitioned with us when we decided to register a SACCO group. Some of our pioneer men were; Samuel Niiwo, Julius Raymond Kabugo and..... The binding factor was economic security in its simplest form.

One of the biggest challenges in Uganda is access to funds, whether it is for an emergency or simply to grow your business. The stories of the women in our support group simply awakened in us, what was already in reality, regardless of gender. It was clear to each one of us that saving money on an individual basis was really hard and we needed a collective effort.

Part of what group saving does is to push you out of financial laxity and give you a new mindset. The biggest security that a SACCO gives anyone is a fall back and the men could not agree much less.

### **Qn. What did you envision to achieve?**

**Ans.** Our driving force was economic independence and changing the game. From the very onset, we decided that we did not want to just save money, but to create an institution that would out live us! Something that we would leave to our children and also have them leave it to their children and their children's children.



*L-R: Rebecca Irene Nassuna (Chairperson KCW SACCO), Mariam Nabukenya Wamala and Marion Nakayenga at BMH's inception meeting held at fairway hotel on 13<sup>th</sup> April 2019*

### **Qn. What was the most challenging aspect of establishing the SACCO?**

**Ans.** The beginning! They say, the start of anything is always hard. A year into our existence, most of the committee members went to the back bench. There was not so much commitment. Most members had taken up leadership but were not aware of the weight. I thought of closing the SACCO.

### **Qn. How did you survive the challenges?**

**Ans.** While we struggled as a SACCO, other SACCOs

were progressing, making news rounds and having their membership growing. One of such SACCOs was Y. SAVE.

I had to look for Uncle D. Uncle D, as he is commonly known is Mr. Dunstan Kisuule. He is currently the CEO of Y. SAVE multipurpose cooperative. When I met with Uncle D, he was very helpful. He provided us with the mentorship that we needed as the leadership, guided our operations and got us back on track. We are now not only a fully registered SACCO, but also well-staffed and have invested in our SACCO systems and processes.

Our staff go through a rigorous interview process and are specially picked from the pool of so many applicants. We also have a comfortable office space for both staff to work and receive members whenever they come.

### **Qn. What does the journey ahead look like?**

**Ans.** Being a young organization, our biggest challenge is liquidity. We are always short of capital to sustain the credit demand. This calls for lobbying for loans and grants from banks, the government, and any other grant-giving organization. We would like every member to acquire a piece of land, at least by the end of this year.

We are looking at purchasing at least two (2) more estates by the end of 2023. We also want to see more members saving consistently and fully invested in the SACCO and the different SACCO activities.

### **Qn. What will it take to achieve the prospects?**

**Ans.** Achieving the goals that we have set as a SACCO will take every member, every effort and every savings contribution. The power of a SACCO lies in its membership.

This journey will take commitment from our members, stronger institutional structures, policies, procedures and clear systems. Twenty years from now, I would love to see SACCO members' children fully invested in the SACCO.

They are the reason why we started the SACCO. They should be able to take on SACCO roles, push the SACCO forward, buy shares, borrow money, build businesses and also bring their children on board. Once we achieve that, the SACCO will have lived to its purpose.

### **Qn. Are there any personal reflections on the journey?**

**Ans.** On an individual basis, the SACCO has increased my network. It has brought new people in my life that I would never have met, and for that I am grateful. I am also very grateful to members for their commitment and faith in us. Let us keep the fire burning!



# MY JOURNEY WITH KCW SACCO

Rita Sanyu Nakyanzi



In May 2019, Irene started a support group for mothers undergoing single parenthood.

I was among the first few people that Irene contacted to speak to the women to give them hope and to motivate them. Being a single mother myself, it was often easy for me to share with them my journey. The women were not necessarily poor per say. Some women were financially stable, but traumatized. Some had given up on life, others wanted to commit suicide. Some had husbands, but were not provided for.

We would meet on a monthly basis just to check on them, find out who is making progress and strategize on a way forward. We met in that manner for about five months, and by the sixth month, it was clear that the people we supported and even us who were supporting them, needed money. Starting a SACCO was inevitable and I am glad that Irene followed through and here we are today.

Currently, most of the work opportunities I get and the duties I perform are mostly as a result of my SACCO network. Should I be short of knowledge on anything, I just make a phone call. I was the very first person to take a loan from the SACCO for instance. The loan I

took helped me pay school fees for my children and I have never run short of money to pay every other term, because of the SACCO.

Currently, I am servicing a loan that I took during the first wave of Covid-19 in 2020. From the loan money, I bought a machine that helps in the production of concrete products such as pavers and hollow blocks. The business is thriving and I am happy.

On embracing **KCW TOTO ACCOUNT**; When my children's dad passed away, we got some money in terms of condolences from friends and family. Since the SACCO had a product for children, I decided to open up accounts for them so that their money would come to something tangible.

From these accounts, I draw my children's school fees and sometimes prepare special trips for them as and when necessary. I usually save whenever I can., but on days when I can't, they save for themselves because some are grown up now. The money really helps us most times when I am stuck with fees.

My children are so excited about the SACCO because I have inculcated a saving culture in them. At home, they keep Peggy banks and sometimes from these, they offer some money for me to include in their SACCO accounts. Currently, one of my children is an adult and runs their own account.

I would say if someone wants to join the SACCO, they should because, it has worked for me, so it would for them too.



# LIVING IN THE DIASPORA, OWNING A BANK IN UGANDA



Before joining KCW SACCO, I was with other two other SACCOs but things were not working out. They were disorganized and lacked a clear vision. In KCW SACCO, it feels different. The SACCO gives you a whole experience of being part of something great. You ask me where the trick is? I say, it is the leadership, the people, the enthusiasm and the vibe. I have about four or five, or may be six things I credit this SACCO for!

One, the SACCO leadership is warm. The Chairperson listens and the management is always a call away. There's no single time I have reached out to management and was not assisted. This gives one the comfort that someone is always there to attend to you with ease.

The SACCO is transparent. Every time someone saves money in the SACCO, it is displayed, so members get to see what is happening in the SACCO in real time.

The third is approachability. The leadership has made it very easy to approach anyone at any one time for assistance. This way, even when you stay in the Diaspora like I do, you don't have to worry.

The fourth, which is most important to me, is ownership.

*" I have always wanted to own a bank for myself. In KCW, this has been realized because here; you feel like you own the organization. Even when you borrow, you are borrowing from your own bank and get profit from your own borrowing."*

It is not like other SACCOs where people say we have a SACCO, but the SACCO is far from reach. In KCW, you are in it, you belong, and that's what makes all the difference!

The fifth, is the network. In KCW SACCO, you join as an individual, but you get a family - and a family of fantastic people! When I tell people to join, I emphasize that they get in there, save money, meet other people and gain a bigger network.

*"Lastly, you get to grow without realizing it. People in the diaspora usually have challenges with their families, especially when it comes to money matters. With the SACCO, one can be independent of the chaos. You can buy land, have your land verified, build a home and do so many projects using the KCW SACCO network. You can have your life settled without so much force and fights with friends and family. "*

Many people are afraid of SACCOs, but I give my word for KCW. I can assure you that it is not easy to save money alone. Being part of a group of people saving every month, will give you the push you need to get into the habit of saving money and cushioning your future.

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## **Bukenya Emmanuel**

A businessman, currently living in Sweden,  
Member of KCW SACCO





**By: Sherinah Namata,  
Communications and Member Relations, KCW  
SACCO**

Once every quarter, KCW SACCO welcomes new members to the SACCO.

On 24<sup>th</sup> March, 2023, the SACCO Chairperson, Management, and Members of the Executive Committee welcomed on board 20 new members to the SACCO. The new members were received with open arms during an exclusive dinner and band session at Sheraton Hotel Kampala.

Addressing members that day, the KCW SACCO Chairperson, Ms. Rebecca Irene Nassuuna expressed her delight in ushering in yet another group of savers. "We are all looking forward to growing more and achieving more with you," she said.

The Chairperson explained to the members that being part of a SACCO like KCW had so many advantages ranging from building individual economic muscle to expanding

one's network. She encouraged members to take an active role in the SACCO activities and to participate on the SACCO WhatsApp chat group so as to promote togetherness. The Chairperson urged the new members to bring their spouses on board so that together they can strengthen their families financially.

Also, in attendance was Ms. Consolate Nyesigire, who worked as the manager for KCW SACCO for the year 2022. Ms. Nyesigire shared with the new members her experience of the SACCO and gave them assurance that they had made a good decision to join KCW SACCO.

Members were given a chance to ask their questions through a Subcommittee Q&A session, facilitated by the Chairperson. The new members inquired about the SACCO products and

services that had been presented to them.

The Chairperson highlighted that the SACCO had three (3) major products and services:

- i) Share product,
- ii) Savings Products, and
- iii) Loans products.

The new members could not hide their excitement at joining the SACCO and hoped that the SACCO would help them to achieve their financial goals. Our feelings were also mutual.





## BECOME A MEMBER

A person shall be eligible for membership if he or she;

1. Is a child of a member
2. Is an adult person of integrity and good character, and is referred by an existing member.
3. Is an employee of the society or investments or business affiliated to the society

### ✓ ENTRY REQUIREMENTS

1. Registration fees of UGX.100,000/= (One off payment)
2. Annual welfare contribution of UGX. 100,000/=
3. Share capital of UGX. 1,500,000/= (A member must own a minimum of 100 shares. Each share costs UGX.15,000)
4. Monthly deposit contribution of UGX. 100,000/=

**NB** Default on saving for 3 months will cause closure of the account and the member's money shall be refunded at the end of the year along with any dividends and interest.

"A good man leaves an inheritance for his children's children." Prov.13:22

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# DO YOU WANT TO MAKE YOUR MONEY WORK FOR YOU?

Are you tired of living paycheck to paycheck? Turn your income into capital. Your money can work for you. Below, we compile (7) smart ways in which money can work for you:

## 1) Automate Your Finances

The shift in technology and other digital platforms has made it incredibly easy to automate your finances in just every bit - from automatic bill payments to automatic investment contributions. For example, if your goal is to save 6,000,000/- by the end of the year, consider setting up an automatic savings deduction of 500,000/- each month. Auto financing can help you manage your monthly cash flow. The automatic saving should ideally occur either on the same day as your paycheck or as soon as any direct deposit hits your bank account.

## 2) Create Specific Financial Goals

You can't make your money work for you if you don't know where it's going. According to Jake Hill, you should "create specific financial goals." Maybe you want to earn a certain amount through a side hustle or you want to invest a certain amount in real estate - whatever it may be, work toward it. Make sure that your financial goals are ones that will adequately benefit you down the road, and preferably choose goals that will benefit you consistently, like setting up passive income."

## 3) Plan Each Shilling

Experts argue that to make money work for you, you should have a plan for each coin that comes. Money without a purpose ends up being spent. Give some thought to what your goals are and how you should divide your income between them. Mindfulness about your money is key to financial success, which means, "making conscious choices about where to spend, what types of accounts to use, and what your highest priorities are." (GoBanking,2023)

## 4) Get Rid of Your High-Cost Debt

You can't grow wealth into the future if the debt is holding you back. Experts argue that high-cost debt kills long-term wealth. Credit cards typically have interest charges as high as 35% per year while a

personal loan could have interest charges of 20%. With such high-interest rates on loans, you cannot create wealth. Get rid of high-cost debt as soon as possible. By paying off a credit card in full, you earn 35% on your investment and can put the savings to better use.

## 5) Open a High-Yield Savings (and Checking) Account

If you have your money in traditional savings accounts, you are missing out on the interest you could be earning. Enter into a high-yield savings account, which functions the same as a regular savings account except that it offers a greater annual percentage yield. For instance, in a SACCO, you do not have to pay taxes on that interest. Yet, it is likely to still fetch you more money than a regular account. Since you are also limited on how many withdrawals you can make, you are less likely to spend that money.

## 6) Invest in Real Estate

Whenever you can, making a down payment on a property and investing in real estate is a great way to make your money work for you. One of the things that have made several SACCOs around town stand out are investments in real estate. When you own a property, you control how you want to make money out of it. You can rent it out, fix it up to sell it or add value to increase rents on it.

## 7) Be Part of a Bigger Group

"Alone, we can do so little; together, we can do so much," goes an old adage that still stands true today. Get together with other people on the same road to financial freedom, and together start a savings scheme. A journey walked alone is lonesome, with someone else, it is a lot much easier. Sometimes being part of a group of others who are pursuing the same goals as you, will keep you accountable and before you know it, you will be sharing in the same discipline of saving and consistently holding each other accountable.

**Compiled by KCW SACCO Reporter,  
with Excerpts from: GoBanking Rates**





# Q&A STREET TALK

## **Question: What is a SACCO?**

**Brian W (Boda Rider):** A SACCO is an association of friends with reasons of Saving and Extending financial assistance amongst themselves.

**Harry K (Site Engineer):** A SACCO is simply a “nigiina” of sorts . These village savings groups.

**Tadeo M ( Office Manager):** A SACCO is kind of a bank where people save money!

**Isiah N (Credit Manager):** It’s a place where people come together to form an association for savings and credit facilities.

**Belinda N ( Mechanical Engineer):** To me, a SACCO is a savings and loans cooperation!

**Marion N (Lawyer):** “It’s a group of people who come together to save towards a common goal. They must have the why!”

**Richard B (Banker):** “Those are women’s savings groups.

**Nakanjakko R. (Baker):** I think SACCOs are government initiatives to encourage people to save money in groups.

**Kyomuhangi Clarisa (Social Worker):** A SACCO is a savings association. It can be for both men and women and sometimes for people from the same background. They could be teachers, doctors, or just people working together.

**Grace Luswata (Stay Home Mom):** A SACCO is a savings group to uplift people from poverty.

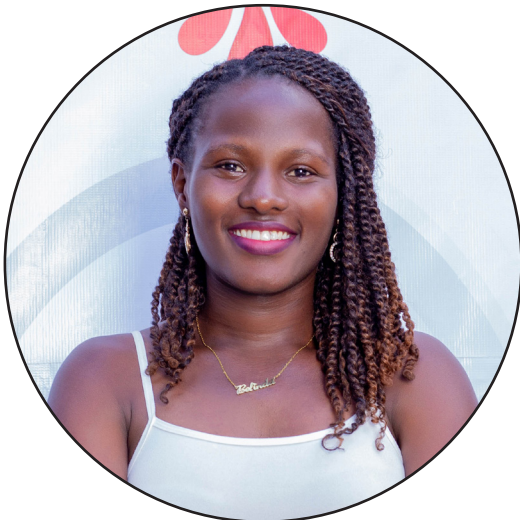


# NEW MEMBERS OF THE TEAM

## JOHN LUBEGA

We're excited to announce the addition of John Lubega to our team. John is coming on board as the SACCO Credit Admin. John has extensive experience in banking, credit operations, client relations, IT, and Information systems. John joins us from Post Bank Uganda.

On his Sunny Day, John loves to play volleyball, take a good swim, watch soccer, dance, and listen to high pitch good music! You can reach John via the SACCO admin email (admin@kcwsacco.co.com) or just head over to the SACCO office premises at Buganda Road Flats for a quick chat on all your credit-related needs.



## BELINDA ANNETTE NAKIBUUKA

The team is also pleased to announce the addition of Ms. Belinda Annette Nakibuuka as the SACCO office Administrator. Belinda has previously volunteered with the SACCO in the administrative and credit department. She comes on board with a wealth of experience in client relations, operations, and the day-to-day running of the SACCO.

Belinda, we are very much excited to have you on board!

## SHERINAH NAMATA

Hurray!

It's with great pleasure that we announce that Sherinah Namata as the new Manager for KCW SACCO.

Sherinah is a seasoned leader and entrepreneur, with a specialty in public relations, communications, marketing, sales, customer care, and people relations. She joins the SACCO management as a step up from her role as Communications and Member Relations Manager.

Sherinah replaces Consolate Nyesigire, who resigned from her role in March. Sherinah will lead the team in strategy and operations. Sherinah is a Common Wealth Scholar with the Open University UK and holds a post-graduate in Journalism and Mass Communications.

Sherinah comes as a great addition to the team as we hope to streamline our SACCO products and drive digital transformation. Please make her feel welcome. For assistance reach out to her by email: kcwsacco@gmail.com or at sherinahmusoke@gmail.com. You can also call her on the SACCO mobile numbers.



# EMPLOYEE OF THE QUARTER



## MS. PHIONAH NAGAWA



Phionah joined KCW SACCO as a much-needed asset last year. There was an urgent demand to provide SACCO members with statements. Ms. Nagawa molded herself into the answer.

Using her previous experiences from the world of auditing, Phionah committed to learning, unlearning, and re-learning and ensured that members could both receive statements and follow up on their savings.

Ms. Nagawa's normal day involves reconciling member accounts, providing reports to the rest of the team, attending to customer queries, and going to the bank. Her exclamation at the nature of her work is not surprising: "Pursuing a CPA course and working as an accountant for a place as busy as KCW SACCO is not easy."

Now, should you need a statement or any reconciliations at any time of the week, then Phionah is your go-to person.

Ms. Nagawa, we would like to let you know that we appreciate you and hope that you continue to be a pillar to the KCW SACCO team and members. Keep up the Inspirational Spirit!





# MEMBER ACHIEVEMENTS:



Ms Lillian Kevin Kabaliisa got married to Mr. Olango Andrew Okello on the 1<sup>st</sup> of March, 2023.





# MEMBER'S BUSINESS SPOTLIGHT

Member Name: **Jackline Adhiambo**  
Business: **Jackie Africa Crochets**

Having lived in Europe for some time, I noticed that during winter, everyone wore a colorful scarf. It was amazing to see how so many people needed scarfs. I thought to myself, 'How about I made more attractive ones?'

It occurred to me that if I could add something African to this, people would wear more than just a mere scarf. So, off I went on to use my crocheting skills to crochet woolen scarfs and added an African fabric to it. I added the African fabric so that when anyone travels from Africa to Europe, they would have something with an African touch. If they were Africans, they could have something to remind them of home.

I sell my products online, mainly via Facebook, Instagram and twitter. People of all walks of life buy my products. In Uganda, Europe, China and currently, my biggest clientele in Europe are Africans. They buy my products and resell them to Europeans.

### Your Social Impact Story:

My business is based on growing other women. When I started, I needed people who could help with handiwork but did not have a clue of where to find them. From my online market, organizations and people started reaching out.

One of the organizations that reached out was the Norwegian Embassy in Uganda. They asked if I could facilitate a training program for refugee women in Kiryadongo, which I accepted. From these visits, I identified a few women living in the settlements [most of them widows], to support my work. I fell into a pattern with them and established a work system that would benefit them and myself.

Currently, out of every product they make, they get 25 percent of the profit. This goes directly to their women savings group account-dubbed Amaseko. In total, I have partnered with 26 women in the settlement camp and with the money they make crocheting scarfs

for me, the women can support themselves with sanitary wear, pay for their children's school fees and any other needs.

### Your Business call.

I am simply creating awareness for my business to whoever that may be interested in partnering with me in this kind of business. With more partners on board, I can have more capital and more people all over the world franchising my products. This would in turn mean more income to the women that this business supports deep down in Kiryadongo. I can also train SACCO members who are interested at a fair charge.

Some of the products that I make include:

- Neck Scarfs
- Leg Warmers
- Baby Scarfs
- Baby Blankets
- Bed and Table Runners
- Cushions....name it!



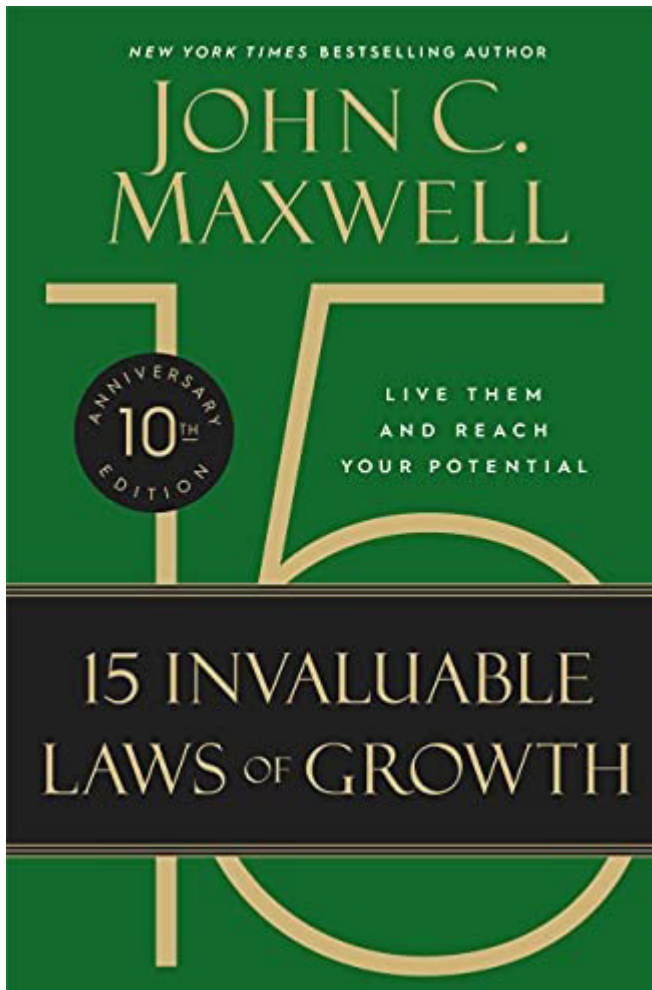


# BOOK REVIEW

Book Reviewed by:

**Sherinah Namata**

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Who doesn't want to Grow? Growth remains one of the most desired ideals of human life. Everyone struggles with how to explore their full potential. Yet, do we really know the potential within us? How would you pursue something you do not know?

Has it ever occurred to you that you can actually pursue a purpose that is not yours? What makes us feel like failures in life? In reading John C. Maxwell's life-changing masterpiece, '*15 Invaluable Laws of Growth*', many such questions keep ringing in one's mind. Maxwell challenges us to see beyond the positions we occupy now if we are to grow. Growth, he emphasizes, doesn't just happen.

We have to make it happen. Maxwell recognizes eight misconceptions about growth that deny us our full potential. These include

- i) the Assumption Gap, which is the popular belief that growth is automatic;
- ii) the Knowledge Gap, which is the lack of information on how to grow;
- iii) the Timing Gap, which deters us from setting

- on the journey of growth thinking it is not yet the right time;
- iv) the Mistake Gap, which is the fear for making mistakes in the pursuit of growth;
- v) the Perfection Gap, which obviously is related to the fear of mistakes and hence trying to first establish the right way to do things;
- vi) the Inspiration Gap, which is the laziness that surrounds us when we think about pursuing the growth we feel we need;
- vii) the Comparison Gap, which is the fear for what others have feared, and finally,
- viii) the Expectation Gap, which is the belief that growth is an easy undertaking.

Now, who isn't guilty of Maxwell's exposition of the misconceptions about Growth? Can we even overcome these fears that Maxwell lists? What are Maxwell's own suggestions in moving beyond our worries about Growth?

Maxwell suggests, as laws, that we

- 1) be intentional and begin immediately where we are, and with what we have;
- 2) be aware of our potential, our possibilities and accept the circumstances we find self in;
- 3) see value in ourselves - what Maxwell regards as The Law of the Mirror. This grants us the esteem and motivation to challenge ourselves and pursue our growth targets;
- 4) pause and reflect, as a way to think through the decisions we are taking;
- 5) be consistent which demands of us the discipline to keep moving even when in the short run we might not recognize the changes happening.

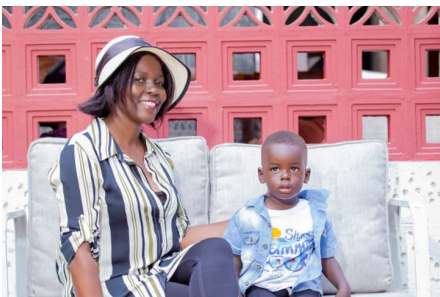
Why don't I, at this moment ask you to grab a copy of Maxwell's book, and find out the other ten ways to achieve your full potential? You will, for example, find out that the fifteenth law is 'The Law of Contribution' which assures us that unless you are helping others to develop, there is no growth to boast of.

Ask self, 'How many people have I aided to pursue their dreams?' When you think deeply about what Maxwell is saying, you recognize that our failure - or should I say refusal - to grow is also affecting those around us. Imagine the futures of others that we have destroyed by remaining in our comfort zones.

If you don't wake up after reading Maxwell's 15 Invaluable Laws of Growth, we shall need to get you an exorcist to save you.



# 2022 MEMBER GET TOGETHER AT ROZAHO







KCW COOPERATIVE  
SOCIETY LIMITED  
TOGETHER WE CAN

# MEMBER TOWNHALL

# QA QUESTION AND ANSWER SESSION



Tuesday 13<sup>th</sup> June 2023



8:00pm

Event will be available on  zoom

Endeavor To Attend And Have All Your Questions Answered!

# New Members-Qrt1-2023



**New Member Alert** 🇷🇺  
 Ms. Hellen Cinderella  
 Nawatene introduced by  
 Ms. Judy Kikonyogo ✨



**NEW MEMBER ALERT** 🇷🇺  
 Ms. Fina Nyinamugera  
 introduced by Mr. Fred  
 Sitenda



**New Member Alert** 🇷🇺 !!  
 Mr. Katugume Johnson  
 introduced by Ms.  
 Marion N Ntege



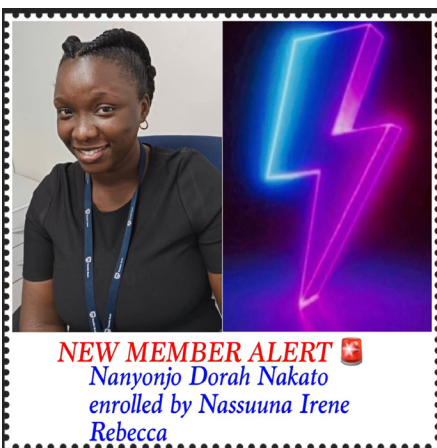
**New Member Alert** 🇷🇺  
 Keith Kasekende



**New Member alert** 🇷🇺  
 Ms. Ruth Nakibirango  
 introduced by Ms. Sonia  
 Bagaya



**New Member Alert** 🇷🇺 !!  
 Ms. Carole Nakimbugwe Asimwe  
 introduced by Ms. Lunkuse Joanna



**NEW MEMBER ALERT** 🇷🇺  
 Nanyonjo Dorah Nakato  
 enrolled by Nassuuna Irene  
 Rebecca



**New Member Alert** 🇷🇺 !!  
 Ms. Namuyanja Rachael enrolled by  
 Ms. Robinah Nagadya



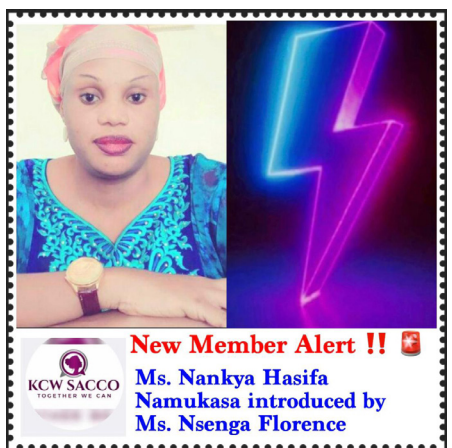
**New Member Alert** 🇷🇺 !!  
 Ms. Diana Nabukenya Katto  
 introduced by Ms. Judy  
 Kikonyogo



**New Member Alert** 🇷🇺 !!  
 Mr. Kiyengo Eugene  
 Wasswa introduced by  
 Ms. Marion Nakayenga  
 Ntege



**New Member Alert** 🇷🇺 !!  
 Ms. Esther Nyandera  
 introduced by Olwoch Geoffrey  
 Ongom



**New Member Alert** !! 🇷🇺  
 Ms. Nankya Hasifa  
 Namukasa introduced by  
 Ms. Nsenga Florence