Naalya Food Bulletin

2nd June, 2026

Rotary Kampala - Naalya

UNITE FOR GOOD

Issue 45 | RY 2025-26



Some of the RCKN members who participated in the annual Retreat in Jinja on May 30, 2026

RC KAMPALA - NAALYA

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Chef's Note

Every year, June arrives with big expectations and celebrations – installations and fellowship, and it doesn't come any bigger than the Rotary International Convention.

But just as members were gathering in Jinja for the annual retreat that reminded us what Rotary looks like, news broke that no Ugandan would be able to attend the convention in Taipei.

At the retreat, there was no pageantry; just honest conversation and shared purpose. That is fellowship at its most useful.

Then came the news that many of us had been dreading.

The Rotary International Convention in Taipei - months in the planning for dozens of our members - is now out of reach.

A 90-day travel restriction, imposed on Uganda and the Democratic Republic of Congo in response to the Ebola outbreak, has forced cancellations that no amount of goodwill can undo. Flights booked. Visas processed. Agendas set. And now, none of it.

We should be honest about what this means. The convention is not a holiday, though of course it can be an opportunity to be in a place we have never been before.

Indeed, many of us had prepared for the upcoming Rotary International Convention in Taipei. Flights were booked, visas processed, hotel rooms secured, and agendas set.

We knew that the convention is more than a gathering; it is a global exchange and a chance to strengthen international bonds. Missing it this year is a genuine setback.

It is where Rotarians from around the globe exchange ideas across borders, forge partnerships, and return home energised for another year of service.

Missing it is a real loss, and the frustration of those affected is entirely justified. Understanding the public health rationale does not erase the disappointment.

But here is what we can do.

Fellowship is not contingent on a boarding pass. Those who find ways to follow the convention remotely can bring insights back to club meetings.

The global exchange does not have to stop at our borders; it simply has to find a different form.

As we close this Rotary year, let June be a month of intentional presence. Let's finish our commitments with care. Let's acknowledge the members who carried the weight of projects quietly and without fuss.

If you know someone who cancelled their Taipei trip, reach out, not with platitudes, but with genuine attention.

Jinja showed us what we are capable of when we are together. Taipei reminds us that plans are always provisional. What endures is the habit of standing beside one another, especially when things do not go as hoped.

As we prepare for July 1, let us do so with clear records, focused goals, and hearts ready for the next year of service.

Rtn. Peter Nyanzi
Bulletin Officer

President's Message

RTN CHARLES OWEKMENO
Unite For Good President
2025-2026



Dear Naalyakos, Rotarians, Rotaractors, and Guests,

I warmly welcome you back from our recent club retreat. I extend my heartfelt gratitude to all members who actively participated and shared valuable feedback and proposals on how we can continue to strengthen and improve our club.

As we return to our weekly routine, I must draw attention to the ongoing Ebola outbreak and remind everyone of the importance of strictly following the prevention standard operating procedures issued by the Ministry of Health, including avoiding handshakes and regularly sanitising and washing hands with soap.

Let us remain vigilant in safeguarding our health, our families, and our communities. In line with this, I also wish to announce that travel to the Rotary International Convention has been cancelled for all Ugandans.

While this is disappointing, our safety and wellbeing must always come first.

Looking ahead, June promises to be a month of significant events for our club.

On 16th June, we shall hold our Club Assembly, a vital opportunity to approve our goals for the 2026–2027 Rotary year.

> "...I also wish to announce that travel to the Rotary International Convention has been cancelled for all Ugandans."

On 20th June, Past President John Mugisa will graciously host us for home hospitality — a time to bond and celebrate our fellowship in a warm, family setting.

Finally, on 30th June 2026, we shall gather for the Installation Ceremony, marking the transition of leadership and celebrating the continuity of service. I encourage all members to prepare and mobilise to attend these important occasions.
As always, we celebrate with joy those among us who are marking birthdays, anniversaries, or special wins this week.

May these milestones bring you happiness and renewed strength.

At the same time, we extend our empathy and prayers to those who are unwell, grieving, or caring for sick relatives. May you find comfort and healing in the support of your Rotary family.

As we step into this new week, let us carry forward the energy of our retreat, the resilience of our fellowship, and the unwavering commitment to service above self. I wish each of you a fulfilling and impactful week ahead..

YOURS IN SERVICE ABOVE SELF,



TEAM TALK

Finishing Well Is Critical Part of Service

BY **AG FRANCIS LUBUULWA**

As June begins, a familiar scene is unfolding across Rotary clubs throughout Uganda. Incoming presidents are preparing installations. Boards are planning leadership transitions.

Club secretaries are compiling reports. Treasurers are reconciling accounts. Committees are rushing to complete activities before the end of the Rotary year.

For many Rotarians, June feels like the finish line. But perhaps that is where we get it wrong.

June is not simply the end of a Rotary year. It is an opportunity for every club to pause and ask a simple but important question: **What are we leaving behind?**

The answer will be different for every club. Some clubs have served their communities for decades. They have established traditions, strong systems, and generations of leaders who have shaped their identity.

Others are still in their infancy, having been chartered only recently and still defining who they want to become.



Some clubs will conclude this Rotary year with a sense of momentum. Their meetings remain vibrant. Members are engaged. Committees are functioning. Incoming leaders are already planning retreats and setting goals for the year ahead.

> "June is an opportunity for every club to pause and ask a simple but important question: What are we leaving behind?."

Others find themselves in a different position. There are clubs where the same handful of members have carried the burden of service throughout the year while many others remained on the sidelines. There are clubs still struggling to fill leadership positions for the incoming year.

Some boards have not yet found the time to reflect on what was achieved or to plan for what comes next. In some clubs, members who enthusiastically attended meetings in July quietly disappeared somewhere along the journey and were rarely seen again.

These realities are not unique to any one club. They are part of the challenges that many voluntary organisations face.

The important question is not whether a club had a perfect year. Very few do.

The question is whether the club is willing to honestly acknowledge where it succeeded, where it fell short, and what must change moving forward.



Sometimes the most important achievement of a Rotary year is not the project that was completed but the lesson that was learned. As Rotarians, we often measure our success by the number of projects implemented, funds raised, meetings held, or social media posts shared. While these have their place, they do not tell the full story.

The deeper question is this: **What changed because the club existed?** Did a community gain access to cleaner water? Did a mother or child receive better healthcare? Did a school become a better place for learning? Did a young professional discover leadership through Rotaract? Did members build stronger friendships and a deeper commitment to service? Did the club leave its community better than it found it? These are the questions that matter.

June is also a time for courageous conversations. If membership engagement declined, why did it happen? If projects stalled, what got in the way? If the same five or six people carried the club throughout the year, what does that say about how leadership and responsibility are being shared? These are not comfortable questions, but healthy clubs are willing to ask them.

A club grows stronger not by pretending that everything went well, but by learning honestly from what did not.

For older clubs, June presents an opportunity to protect and strengthen the traditions that have sustained them over the years. The values, culture, and practices that have enabled a club to thrive should not be assumed to continue automatically. They must be intentionally passed on to the next generation of leaders.

For younger clubs, June offers a chance to establish foundations that will shape their future. The habits formed during the early years often determine whether a club merely survives or truly thrives. New clubs should be asking themselves not only what they accomplished this year, but what kind of club they are becoming.

For every club, regardless of size or age, June should also be a season of gratitude. Behind every project are members who volunteered their time. Behind every successful event are committees that worked long hours.

Behind every contribution to The Rotary Foundation and every act of community service are Rotarians who chose to serve when they could have chosen convenience instead. A club that finishes well takes time to appreciate these contributions.

Most importantly, finishing well means leaving the next leadership team in a stronger position than you found it. A smooth transition is one of the greatest gifts an outgoing president and board can offer.

> “The values, culture, and practices that have enabled a club to thrive should not be assumed to continue automatically..”

Clear records, honest conversations, complete handovers, and thoughtful guidance provide incoming leaders with a foundation for success.

As this Rotary year draws to a close, let us resist the temptation to focus only on the activities that remain undone.

Instead, let us reflect on the impact that has been created, the relationships that have been strengthened, the lessons that have been learned, and the legacy that has been built.

Because in Rotary, how we finish matters just as much as how we begin. And the clubs that finish well are often the ones that continue serving effectively long after the applause of installation night has faded.

The author is Assistant Governor, and Past President of Rotary Club of Kampala - Naalya


Rotary
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TAIPEI
2026
LAST CALL
TO THE
END OF EARLY BIRD
ROTARY INTERNATIONAL CONVENTION
TAIPEI, TAIWAN
Registration fees:
26th June - 15th Dec 2025: 475 (Early Registration)
16th Dec 2025 - 31st Mar 2026: $575
1st Apr - 17th June 2026: $675
Register and pay in full by 15th December 2025 to secure the lowest registration price at https://convention.rotary.org
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#CoverStory



Small Things. Brave Ideas. Great Impact



THE ROTARY CLUB OF KAMPALA NAALYA HOLDS ITS ANNUAL RETREAT - AND ARRIVES AT THE NEW YEAR READY

BY **RTN JACKLINE MUTIIMBA**

The Rotary Club of Kampala Naalya on May 30 concluded its Annual Planning Retreat at Nile Resort Hotel in Jinja, bringing together members for a day of reflection, learning, strategic alignment, and fellowship as preparations begin for the 2026/27 Rotary year.

In many ways, the retreat served as a reminder that effective leadership, impactful service, and good mental health are closely interconnected.

President Charles Owekmeno led members through a candid evaluation of the outgoing Rotary year. The session, structured around what worked, what didn't, and what must change, set the tone for the day.

> "The session, structured around what worked, what didn't, and what must change, set the tone for the day.."

Past President Godfrey Okello Omoding anchored a presentation and review of the Club's Strategic Plan, grounding the discussions in the Club's own long-term priorities.

Charter President Francis Lakor followed with a presentation on District goals and priorities - ensuring that the Club's ambitions align with the broader Rotary framework.

The headline achievement was historic: **RCKN secured its first-ever Global Grant**, focused on mental health. The Mental Health Project inception meeting is already scheduled for 18th June 2026, with a steering committee mandated to manage accountability within existing Club systems - not alongside them.

Challenges Across the Directorates

The retreat did not paper over the gaps. Each directorate surfaced its constraints with commendable candour:

- **Youth Service** fell short of its target to charter two Interact clubs. The Baby clubs are struggling, and the Rotaract Club of Kampala Naalya requires deliberate support from the mother club.

- **Membership** growth remains sluggishly slow. An in-depth membership survey will be conducted to identify what is actually keeping members and what is pushing them away.



The Club Administrator will benchmark against peer clubs to inject fresh energy into fellowships.

- **Finance** faces high recurrent costs — venue hire, photography, flyers — for which the Treasurer now has Board approval to budget explicitly. The Club must also clear its District invoice ahead of the District Governor's maiden visit on 28th July 2026.

- **Bulletin & PR:** The team was challenged to abandon the current newsletter format and explore podcasts and digital alternatives - with a dedicated corner for project and Global Grant updates in each edition.

- **TRF** giving needs deeper education among new members. The TRF Director is tasked with making Foundation literacy a feature of every induction.

The motion to approve all resolutions and decisions was moved by President Charles Owekmeno and seconded by Assistant Governor Francis Lubulwa.

> "RCKN goes into 2026/27 with its eyes open, its plans filed, and its people reconnected.."

Seven Learnings That Must Travel Beyond Jinja

1. **Reflection is not optional**. Reviewing the year - honestly - is how an organisation learns.

2. **Strategic alignment multiplies effort.** Every member reading and contributing to the Strategic Plan is not a bureaucratic task; it is the connective tissue between individual action and Club impact.

3. **Celebrating wins builds the next win.** Marking the Global Grant milestone is how the Club signals to itself: we are capable of more.

4. **Learning is peer-to-peer.** The retreat proved that newer members and long-serving Rotarians teach each other things no training manual can.

5. **Physical presence matters.** The resolution to prioritise in-person fellowships - with limited online exception - reflects a hard truth: cohesion is built in the room.

6. **Fellowship protects against burnout.** The social evening in Jinja was not indulgence; it was maintenance of the people who sustain the mission.

7. **Purpose, not just procedure, drives engagement.** Members who see the why behind their contributions show up differently.

The Call: Show Up, Do the Small Thing, Repeat

The new Rotary year begins July 1, 2026. Here is what membership looks like in practice, starting now:

Attend. Physically. Every fellowship is a data point in the story of this Club.
Read the Strategic Plan. Not as homework - as orientation.
Give to TRF. Even a modest contribution, made consistently, compounds.
Join the Mental Health Project committee. The work starts 18th June.
Bring someone. One referral, one invitation, one conversation.

The theme said it plainly: little things, crazy ideas, great impact. Jinja reminded us that the little things are not preliminary to the work; they are the work.

RCKN goes into 2026/27 with its eyes open, its plans filed, and its people reconnected.

That is enough. That is everything.

The writer is the Club Administrator

RC Naalya's Retreat in Pictures







June 2026 Program

Rolex Buddy Group In charge.

2nd - PAG Flavia Serugo: Creating Vibrant Clubs Through Rotary Fellowships

9th - Heroes Day: Public Holiday (No fellowship)

16th - Club Assembly

23rd - Big Presidential Sign out: President Owekmeno Charles

30th - Installation of President Christine Amucu



Around & About the District







CAPTIONS

1. *HomeComing of DGN Jane Kabugo from the Rotary Club of Sunrise - Kampala*
2. *Installation of PE Olive Lumonya of RC Kampala North*
3. *Charter of RC Buwaate and Installation of Charter President Christopher Kayondo*



Taiwan Bars Ugandan Rotarians: A Bitter Pill to Swallow

DISAPPOINTMENT AS ENTRY BAN ROBS HUNDREDS OF UGANDAN ROTARIANS OF THEIR TAIPEI DREAM

BY **EDITORIAL DESK**

For months, we planned, saved, registered, booked flights, and secured accommodation. Many among us had never attended a Rotary International Convention before.

For them - for many of us - Taipei 2026 was going to be a milestone, a moment to stand shoulder to shoulder with tens of thousands of Rotarians from across the globe and celebrate what our movement stands for.

That dream has now been abruptly extinguished.

The Government of Taiwan, through its Centers for Disease Control (CDC), announced on May 31 a 90-day entry ban on all citizens of Uganda and the Democratic Republic of Congo (DRC), effective midnight on June 2, 2026.

The directive is unambiguous: no Ugandan or Congolese national will be permitted to enter Taiwan for the duration - not even those already holding valid visas or approved e-visas. All pending visa applications from both countries have been cancelled without further review.

> "All pending visa applications from both countries have been cancelled without further review."

The House of Convention (HOC) of the 2026 Rotary International Convention in Taipei communicated this to registered participants without delay, advising all affected Rotary members, accompanying persons, family members, and guests to cancel their travel arrangements as soon as possible. The advice is prudent. The pain, however, is real.



As of May 26, some 428 Ugandans had registered to attend the convention - more than double the District's target of 200. That figure alone speaks volumes about the enthusiasm and commitment our Rotary community had invested in Taipei 2026.

Uganda has traditionally fielded one of the largest delegations from East Africa at Rotary International Conventions, and this year promised to be our strongest showing yet. Instead, we will not be there at all.

For many registrants, the financial implications are severe. Flights have been purchased. Hotel rooms have been booked. Registration fees have been paid. These are not insignificant amounts, and for several members - particularly those attending their first convention - they represent considerable personal sacrifice.

Why Taiwan Had to Act

As much as this decision stings, we must be honest with ourselves: Taiwan had little choice.

The Ebola situation in our region is serious. As of late May, the DRC had reported 906 suspected cases, including 223 suspected deaths, with 125 confirmed cases and 17 confirmed fatalities. Uganda, for its part, has confirmed seven cases and one death. These are not statistics to be taken lightly.

Ebola is a highly lethal hemorrhoviral disease, and a gathering of tens of thousands of delegates from across the world - as a Rotary International Convention is - presents exactly the kind of high-density environment where a single imported case could become a public health catastrophe.

> “Uganda, for its part, has confirmed seven cases and one death. These are not statistics to be taken lightly..”

Taiwan's move mirrors restrictions already introduced by the United States and Canada in response to the same outbreak. It is also worth noting that this marks Taiwan's first entry restriction on foreign nationals since the early days of the COVID-19 pandemic in March 2020 -a measure the authorities clearly did not take lightly. The restrictions will remain in place for 90 days, through late August, subject to review based on evolving public health assessments.

We understand this. We do not like it, but we understand it.

What This Means for Us

The 2026 Rotary International Convention in Taipei runs from June 13 to 17. Ugandan Rotarians will be watching from afar, unable to participate in the fellowship, the learning sessions, the humanitarian dialogues, and the sheer inspiration that these annual gatherings provide. For many first-time would-be attendees, the absence will sting for a long time.

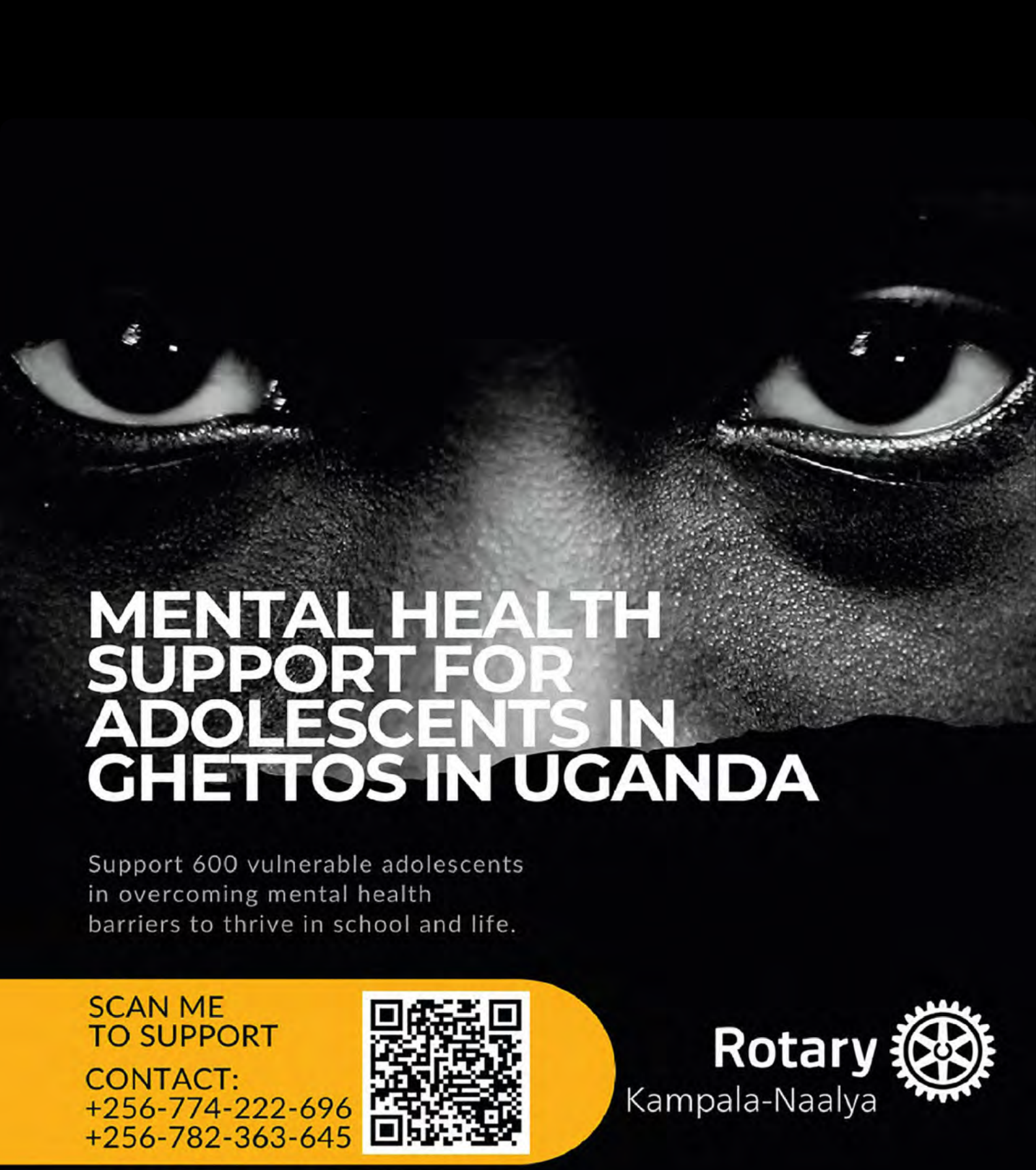
But Rotary has always been about resilience, service above self, and looking beyond personal disappointment towards the larger good.

The Taiwan government is protecting its people and the global community. That, when all is said and done, is something a service organisation like ours must respect.

To every Ugandan Rotarian who registered, prepared, and invested in this journey - your enthusiasm was not wasted. It is a testament to the strength of Rotary in Uganda. There will be other conventions. There will be better days.

For now, we cancel our flights, request our refunds, and wait - with the same spirit of service and fellowship that brought us this far.




MENTAL HEALTH
SUPPORT FOR
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Rotary
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#SolRise

Why Integrated Community Health Camps Matter More Than Ever

BY **RTN JACKLINE MUTIIMBA**

For many vulnerable communities, healthcare is not just about treatment. It is about access.

It is about affordability. It is about trust. And sometimes, it is simply about whether services are brought close enough for people to reach them.

Across many underserved urban communities, families continue to face multiple health challenges at the same time — physical illness, mental health struggles, reproductive health concerns, poor sanitation, limited health information, and financial barriers to care.

Yet healthcare responses are often fragmented. One organization focuses on HIV. Another addresses mental health. Another handles reproductive health.

Another supports youth empowerment. But communities do not experience their struggles in isolated categories. Their realities are interconnected.

That is why integrated community health camps are becoming increasingly important in advancing public health, prevention, and community wellbeing.

The recent Mental Health Integrated Medical Camp in Acholi Quarters, Banda B1 offered an important example of what holistic community outreach can achieve when services are delivered together rather than separately.

> “...communities do not experience their struggles in isolated categories. Their realities are interconnected..”

Within a single outreach, community members were able to access mental health support, HIV testing and counselling, eye care services, blood donation, tuberculosis screening, malaria testing, reproductive health education, cancer screening, menstrual hygiene support, and general medical care.

This approach created something powerful: convenience, dignity, and comprehensive care in one space.

For many beneficiaries, accessing even one of these services individually would normally require transportation costs, long waiting hours, multiple referrals, or visits to distant health facilities.



Integrated outreach reduces those barriers significantly. It also increases early detection and prevention.

During the outreach, hundreds of people were screened for hypertension, tuberculosis, diabetes, malaria, and other medical conditions.

Several individuals requiring additional support were identified and referred for further management.

This demonstrates one of the greatest strengths of community-based integrated healthcare: bringing services closer helps identify needs earlier before conditions become more severe.

The outreach also reinforced the importance of partnership-driven development.

The success of the camp depended on collaboration between Rotary clubs, healthcare institutions, local government structures, corporate partners, youth organizations, volunteers, and community leaders.

No single institution could have delivered this level of impact alone. And that is an important lesson for organizations working in health and development spaces today.

Sustainable community impact increasingly depends on multi-sector collaboration. When institutions combine resources, expertise, networks, and community trust, interventions become stronger, broader, and more responsive to actual community needs.

Another important takeaway from the outreach was the growing demand for mental health and psychosocial support services within communities.

For years, mental health has remained under-prioritized despite growing emotional and psychological challenges affecting young people, families, and vulnerable populations.

But community responses during the outreach showed that people are willing to engage when support is provided in accessible and stigma-free environments. This matters greatly for the future of healthcare programming.

Communities need more than treatment. They need integrated systems that recognize the relationship between emotional wellbeing, physical health, social vulnerability, and community resilience.

> “The future of public health will require moving beyond siloed interventions toward more coordinated, people-centered approaches..”

The future of public health will require moving beyond siloed interventions toward more coordinated, people-centered approaches.

Integrated community health camps may not solve every challenge. But they represent something extremely important: a practical, compassionate, and community-driven model for bringing healthcare closer to the people who need it most. And in many underserved communities, that can make all the difference.





ELDER'S EYE

Building fellowships for action

BY **PP GODFREY OKELLO-OMODING**

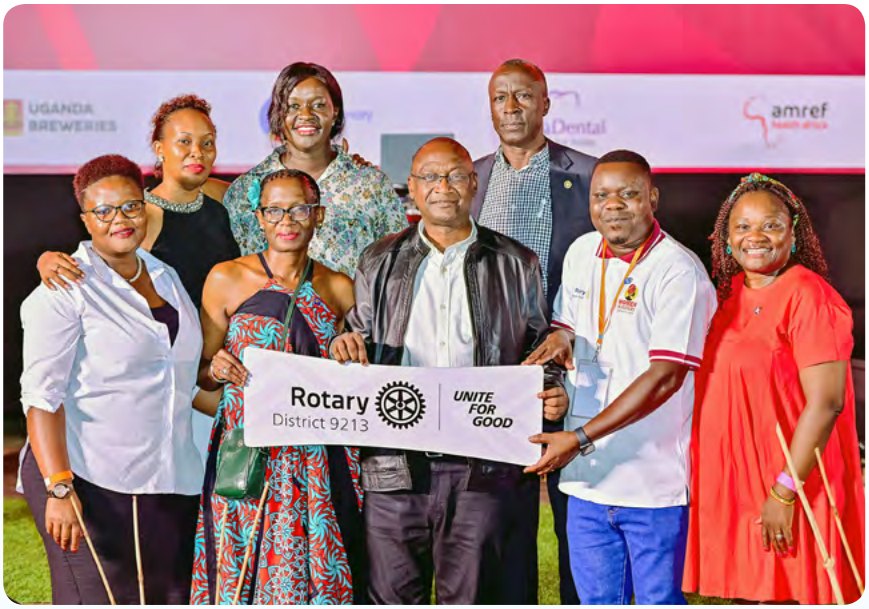
We are once again at the climax of presidential installations, conferences, and celebratory activities marking the end of the Rotary year. All these events come to energise us, to remind us that we have been together, that we are still together, and that we shall continue together.

They bring us memories — and memories are powerful reminders of our shared humanity. When memories cease to carry meaning, humanity itself is put to the test.

The theme of this month — Rotary Fellowships — is precisely the kind of theme that stirs a wealth of memories.

This theme is fitting at the close of the Rotary year. Through fellowships, Rotarians' shared interests and passions find expression, and those who have been quietly uncommitted are drawn into participation. That connectivity awakens the spirit of humanity.

Human survival and progress are best witnessed through connectivity. It has always been said: "No one is an island." We need one another, even when our interests and passions differ.



This diversity is one of the beauties of creation. If we all shared the same interests, human advancement would be constrained.

Diverse interests drive development because they reflect different needs waiting to be met.

When fellowships are well structured, they can be used to achieve outcomes beyond their core objectives.

What is certain about fellowships is that they are voluntary gatherings of people. Their members tend to develop strong and special bonds within their groups.

> "The success of any fellowship rests on the commitment of its members.."

These bonds bring with them a seemingly invisible self-policing among members, particularly where group activities are concerned. Commitment to the group's activities and events is consistently high.

The success of any fellowship rests on the commitment of its members. The depth of that commitment is, in most cases, remarkably strong. Many fellowships maintain scheduled calendar events throughout the year, and members endeavour to



attend faithfully. Absence from these events is notably low — a clear indication of high commitment. With such dedication, a great deal can be achieved for the broader benefit of Rotary.

The commitment found within fellowships, driven by shared interests and passion, can be channelled to advance a range of causes.

The Camping Fellowship, for instance, does so through a clear purpose: members raise funds to purchase medical equipment for health centres.

The Women in Rotary Fellowship, commonly known as the Roses Fellowship, is doing significant work in empowering women and girls. In practice, fellowships do a great deal — and have the potential to do even more.

Rotarians, this month's theme is quietly posing a question: do you have interests and passions that remain unfulfilled? Have you explored the fellowships available to you? Have you joined one? Are you using your fellowship to support projects? These and many other questions are worth sitting with.

This is a call to join fellowships aligned with your interests and to contribute to addressing the societal challenges that matter to you.

Today, fellowships continue to be established and to evolve as new interests and passions emerge. What remains constant, however, is the spirit of Rotary.

As you join or engage with any fellowship, keep that spirit at the fore. Think of your fellowship as a channel through which the ideals of Rotary are advanced.

Fellowships also bring personal fulfilment. They re-energise. They draw out character and reveal the personality of those involved. They cultivate a disposition toward service.

Through the peer influence of people who share common interests, character transformation takes place. Such transformation, rooted in genuine passion, tends to leave lasting impressions — deepening and building character for service. Rotarians, reflecting on fellowships as we step into the new Rotary year is a worthy and timely exercise.

Pick up a fellowship and join, if you are able. It enriches your Rotary life. It offers a fresh perspective on what Rotary means, and it brings personal fulfilment.

Once you are fulfilled, your club stands to benefit — and Rotary's ideals of service are strengthened in turn.

> "Fellowships are the foundations of action. They infuse members with new energy for service — and that energy, like a lifeline, sustains purpose."

Belonging to a fellowship brings a renewed spirit of service and fresh ideas. Interactions with people of shared interests and passion are fertile ground for new thinking.

Fellowships are the foundations of action. They infuse members with new energy for service — and that energy, like a lifeline, sustains purpose.

Keep doing good through your fellowship, as torchbearers of the Rotary ideal: United for Good.

Rotary
Kampala - Naalya

Rolex Buddy Group June Lineup

2nd JUNE | Creating Vibrant Clubs Through Rotary Fellowships

9th JUNE | Heroes Day- Public Holiday

16th JUNE | Club Assembly

23rd JUNE | Big Presidential Sign out.
President Owekmeno Charles

30th JUNE | Installation
President Christine Amucu



OUT TO LUNCH

Bank of Uganda's small business fund — good, but...

BY **RTN DENIS JJUUKO**

Small and microbusinesses have always struggled to access capital, whether to grow or simply to stay afloat. Commercial lenders charge premiums and demand conditions that most small and microbusinesses can only dream of meeting.

Rather than take on such loans and risk going under, these businesses typically stay off commercial credit altogether - preferring to remain small, or turning to informal lenders only when there is no other option.

Yet small businesses are the foundation on which economies are built. Collectively, they employ the majority of people across most economies. Look at any business near you: it is almost certainly small, medium, or micro.

The woman selling groceries near your home. The young man making street food. Your favourite boutique in the commercial complex near your office. The eatery from which a young woman delivers food to your desk every lunch hour.

It is against this backdrop that the central bank launched the Small Business Fund (SBF). In recent months, the Bank of Uganda has been advertising this facility. Under the fund, small businesses can borrow up to Shs500m at a maximum annual interest rate of 10%, with a repayment period of up to four years.

This sounds promising. An annual interest rate of 10% is close to manna from heaven in a market where the average rate is 20%. A fund of this kind is designed to unlock the potential of small businesses, and it represents the right direction for the economy.

Access to capital for small businesses and individual entrepreneurs is one of the pathways through which Uganda can pursue its bold ambition of becoming a US$500b economy by 2040. Currently, the country's economy stands at around US$50b.

Achieving the tenfold growth that the Ministry of Finance, Planning and Economic Development loves to proclaim will require, among other interventions, strategic support for small and microbusinesses.

When a small business grows from one employee to ten or a hundred, that progression lifts many people out of poverty. The

> "Commercial lenders charge premiums and demand conditions that most small and microbusinesses can only dream of meeting."



Bank of Uganda deserves credit for this initiative - at least for the idea behind it.

The challenge with the SBF, however, is finding a bank that actually holds this money or is willing to disburse it. The SBF brochure lists all 21 commercial banks, 8 credit institutions, 2 microfinance deposit-taking institutions, and 4 SACCOs.

When you contact most of these institutions, their staff will either feign ignorance or promise endlessly to get back to you — and then never do.

Some institutions that claim to have the money begin shifting the goalposts partway through the application process. One common tactic is to offer the money immediately - provided the applicant agrees to abandon the SBF and take one of the bank's own small business loan products instead, at an annual interest rate of 20% or more. For a desperate borrower, that tends to be the road taken.

Bear in mind that application processes are not free. Applicants must pay bank-appointed lawyers and surveyors for the verification and valuation of whatever property will serve as collateral.

These professionals typically charge well above market rates. And they show no hesitation in recording a low figure as the forced sale value - sometimes assigning a developed property a forced sale rate lower than that of an empty plot of land in the same neighbourhood.

This is fraudulent practice, and the central bank must address it directly if the SBF is to serve its intended purpose. There are numerous other requirements that commercial banks impose, all of which cost money before a single shilling is - or is not - disbursed. It appears that this is, in part, how their third-party service providers - lawyers, valuers and the like - stay in business.

> “Some institutions that claim to have the money begin shifting the goalposts partway through the application process..”



The deeper problem, however, is structural, and it is one the central bank must solve. The Bank of Uganda provides only 50% of the funds under the SBF, with commercial banks expected to contribute the remaining half.

On a Shs100m loan, for instance, the SBF provides Shs50m and the commercial bank must put up the other Shs50m.

No commercial bank has any incentive to lend its 50% at 10% per annum when it could lend the same money at 20%, while absorbing the costs of administration, marketing, and recovery. Commercial banks are not charities.

The central bank should instead provide 100% of the SBF funds, allow participating banks to retain 5% of the interest as an administration fee, and receive the remaining 5% back.

That arrangement would give banks a genuine incentive to sell SBF loans and help small businesses access this credit. As currently structured, the SBF does not resolve the very problems it was created to address.

The writer is a communication and visibility consultant.
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Rotary
Kampala - Naalya

Creating Vibrant Clubs through Rotary Fellowships



Rtn. Flavia Serugo

Date:
Tuesday 2nd June, 2026

Time:
7pm

Venue:
Ndere Cultural Centre

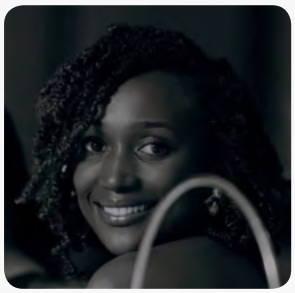
Buddy Group In Charge:
Rolex

Happy New Month!

Join us at Ndere Centre 7:00pm on Tuesday 2nd June, 2026 as we usher in June. Rtn Flavia Serugo is our guest speaker, who will share insights on Creating Vibrant Clubs through Rotary Fellowships.

Come ready to connect, learn, and celebrate the spirit of Rotary.

See you!



PK's CORNER

The Parts of Me Only I Can Hold

There are pieces of you
no one will ever
fully understand not
because they do not try,
not because they do not
love you enough,
but because some parts of a
soul are written in a language
only its owner can read.

People will know your laughter, but
not always the ache behind it.
They will admire your softness
without understanding
how hard you fought
not to become cold.
They will call you strong
without ever seeing
how many times you nearly gave up
in the privacy of your own mind.

And perhaps that is not loneliness.
Perhaps it is sacred.

Because there is something holy
about belonging to yourself first.

You are not a puzzle
meant to be solved by
another person.
You are a universe
vast, layered, changing
and even stars keep parts
of themselves hidden
inside the dark.
So when the world
misunderstands you,
when your silence is
mistaken for distance,
or your depth becomes too
much for shallow hands to
hold, do not shrink yourself
into simpler versions for comfort.

Some pieces of you
were never meant for
public understanding.
They were meant to be held
gently by your own heart —
the quiet truths,
the private scars,
the secret wonders
that make you who you are.

And maybe healing begins
the moment you stop asking others
to completely understand your
soul, and start learning to sit
beside yourself instead,
with tenderness,
with patience,
with awe
for the beautiful mystery
you have always been.

Listen to yourself!

Till again,

~pkwy

Object of Rotary

The Object of Rotary is to encourage and foster the ideal of service as a basis of worthy enterprise and, in particular, to encourage and foster:

FIRST

The development of acquaintance as an opportunity for service;

SECOND

High ethical standards in business and professions; the recognition of the worthiness of all useful occupations; and the dignifying of each Rotarian's occupation as an opportunity to serve society;

THIRD

The application of the ideal of service in each Rotarian's personal, business and community life;

FOURTH

The advancement of international understanding, goodwill, and peace through a world fellowship of business and professional persons united in the ideal of service

Biscuit

There are words that carry centuries of history in a single syllable. "Biscuit" is one of them - and its journey from a Roman soldier's pack to your tea table is a story worth telling.

The word traces its origin to two Latin roots: *bis* (twice) and *coctus* (cooked). Quite literally, a biscuit was something baked twice. Roman soldiers needed food that would last for weeks out on the battlefield.

Bread dough was baked once to cook it through, then returned to a slow oven to drive out every drop of moisture, producing a rock-hard, shelf-stable ration called *panis biscoctus*. It was not made for pleasure; it was made to last.

By the Middle Ages, Old French had adopted this as *bescuit*, and by the 14th century Middle English had borrowed it as *bisket*.

For centuries, sailors relied on it under the name "ship's biscuit" or hardtack - dense, dry, and almost indestructible. Flavour was a secondary consideration; survival was the point.

Then something interesting happened. The word



arrived in the New World and quietly split in two.

In Britain and the Commonwealth, the word kept its original meaning — a small, crisp, flat baked good, sweet or savoury, perfectly designed for dunking in tea.

Beyond the bakery, 'biscuit' has earned a rich second life in idioms and professional jargon.

The most well-known is *"to take the biscuit"* - a British expression used when something is so outrageous, irritating, or extreme that it surpasses all reasonable expectation.

"I've seen poor time-keeping before, but arriving three hours late really takes the biscuit." Its American equivalent is "to take the cake" - both idioms share the same spirit of awarding a prize to the most extreme offender.

Less familiar but equally sharp is *"What do you want, a biscuit?"* - a dry, rhetorical response to someone seeking praise for a thoroughly ordinary achievement.

Then there is the Canadian expression *"has had the biscuit"*, meaning something is finished, broken beyond repair, or simply done. And across North America, ice hockey commentators routinely refer to the puck as "the biscuit" - a nod to its hard, round, rubber character.

In the workshop, a "biscuit joint" describes an oval piece of compressed wood used to lock two boards together - it swells when it absorbs moisture from the glue, binding them tight.

From soldier's ration to tea-time companion to ice hockey commentary, the humble biscuit has proved itself one of the most adaptable words in the English language. Not bad for something that started life as dried bread.

Jokes of the week

1.What did the flour say to the yeast? "I feel like you're just using me to rise to the top."
2.Why did the baker break up with the oven? It was too hot to handle
3.I tried baking bread without yeast. It just couldn't rise to the occasion.
4.Why did the biscuit refuse to fight? It didn't want to crumble under pressure.



ROLEX BUDDY GROUP IN CHARGE



Arnold Ntege



Dennis Osikol



Efrance Nakitto



Evelyn Mulinda



Francis Lubuulwa



Hadijah Nankanja



Laetitia Kiyingi



Sheila Kawamara Mishambi



Stephanie Gacukuzi



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