Naalya Food Bulletin

10th November, 2026

Rotary
Kampala - Naalya

Issue 16 | RY 2026-27



8 You Cannot Afford to Be Broke: Naalya Rotarians Urged to Embrace Financial Discipline

RC KAMPALA - NAALYA

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Message from the Editor's Desk

BY **RTN JACKLINE MUTIMBA**
Club's Public Image Chair



Dear Rotarians and Friends,

Welcome to another edition of our weekly bulletin!

Have you ever looked at a couple smiling in a photograph and wondered what their life is really like behind closed doors? Or watched people enjoying themselves at a Kampala hangout on payday and wondered how their pockets will survive the rest of the month?

Well, this week's bulletin takes us into both worlds, and there is plenty to think about!

One of the things I enjoy most about editing our bulletin is seeing how different stories come together.

Sometimes, an article makes you smile. Another makes you uncomfortable because it touches on something familiar. And occasionally, you come across a story that makes you question something you have always taken for granted.

> "Sometimes, an article makes you smile. Another makes you uncomfortable because it touches on something familiar.."

This week's contributions offer a little of everything.

Let's begin with marriage.
We all know that couple everyone admires. They arrive at functions together, exchange pleasantries, pose for photographs and appear to have everything figured out.

Someone will inevitably comment on how lucky they are to have such a beautiful marriage.

But what happens when the photographs tell a different story from the reality at home?

In "A Beautiful Marriage on the Outside, a Lonely Woman on the Inside," we explore the emotional loneliness that can exist even within relationships that appear successful.

It is a subject that rarely comes up during our everyday conversations. We readily ask how the children are doing, how work is progressing and whether the family is well.

But how often do we ask whether someone feels heard, respected and emotionally supported in their marriage?

The article invites us to look beyond appearances and consider the emotional well-being of women



who may be quietly struggling while everyone assumes they are fine.

It is not about questioning every marriage or suggesting that disagreements mean a relationship is failing. Rather, it opens a conversation about companionship, communication and the importance of feeling emotionally safe with the person closest to you.

Perhaps you will recognize a familiar situation, or perhaps the story will simply encourage you to listen a little more carefully the next time someone says, "Everything is fine."

Now, let's move from matters of the heart to matters of the wallet! Have you noticed how lively Kampala becomes around payday?

Restaurants are busy, entertainment spots are packed, concerts are advertised everywhere and suddenly everyone seems to have somewhere exciting to go.

Then, barely two weeks later, the mood changes.

The same people who were enjoying themselves are calculating transport money, postponing purchases and wondering why the next payday is taking so long to arrive.

Sound familiar?

In this week's #OutToLunch, Denis Jjuuko takes a humorous but thought-provoking look at our spending habits in "If You Are Targeted by an Entertainment Business Every Month End, You Are in Trouble."

Beyond the familiar payday excitement, he introduces an important discussion about financial literacy, saving, responsible borrowing and preparing for unexpected financial difficulties.

His observations come at an interesting time, following the launch of Uganda's financial literacy strategy.

And while you may not agree with everything Denis says, you might find yourself reconsidering a few spending decisions!

November also brings us into Rotary Foundation Month, an opportunity to learn more about the Foundation that supports so much of Rotary's humanitarian work.

As we follow the month's activities and conversations, I hope our bulletin will continue providing space for members to share experiences, ask questions and explore the work taking place within the wider Rotary family.

What strikes me about this week's reading is how closely our personal lives and everyday decisions are connected. Behind a smiling photograph may be an untold story. Behind an enjoyable weekend may be a financial decision worth reconsidering.

These are not distant issues. They are conversations happening in our homes, workplaces, friendships and communities.

That is what makes a bulletin interesting to me. It is not simply a collection of articles or a record of activities. It is a space where different voices introduce us to ideas we might otherwise overlook.

My appreciation goes to our contributors for continuing to bring these perspectives to our pages.

So, find a comfortable spot, turn the pages and enjoy the reading. And if an article makes you smile, reflect or disagree, perhaps that is a good conversation to bring to our next fellowship.

Happy reading



President's Message

RTN CHRISTINE AMUCU
Club President
2026-2027



Dear Fellow Rotarians and Rotaractors,

Last Tuesday, we had an insightful discussion on "Are You Growing Wealth or Just Earning It?"

Rtn Percy Lubega took us through the current economic environment, explaining inflation, its impact on our purchasing power and earnings, how the bans adjust their interest rates in response to economic changes.

> "Earning money is one thing; growing and managing wealth is another."

One important takeaway was the need to look beyond the amount of a loan and understand the actual interest we shall pay.

He also shared practical tips on how and when to invest wisely.

This Tuesday we have another interesting topic: The Power of Us- Turning Ordinary Giving into Extraordinary Change.

What does this mean?

The power of us is about recognising that when individuals come together with a shared purpose, even the smallest contributions can create extraordinary impact.

In Rotary, giving is not just about money.

It is about giving out time, skills, knowledge, ideas, networks and resources.

One person's contribution may seem small, but when combined with the contribution of others, it can transform communities and change lives.

Think about it: one Rotarian may provide scholastic materials to a child, another may offer mentorship, while others contribute towards improving the learning environment.

Together, these ordinary acts can create an extraordinary opportunity for that child.

This is the beauty of Rotary - we may not all be able to do great things individually, but together, we can do great things.

But why should each one of us give?

As we embrace our theme, Create Lasting Impact, let us remember that the strength of Rotary lies not only in what each of us gives, but in what we achieve together.

Let us give, serve and continue to Create Lasting Impact.

I look forward to another week of learning, fellowship and service together.

As we continue to be led by Katogo buddy group.

Yours in Service,

Rotary
Kampala-Naalya

NOVEMBER 2026
TUESDAY FELLOWSHIP CALENDAR

3

Are You Growing Wealth or Just Earning a Living?

Guest Speaker: Rtn Percy Lubega

7:00 PM
Ndere Cultural Centre

10

The Power of Us:
Turning Ordinary Giving into Extraordinary Change.

Guest Speaker: PDG Stephen Mwanje

7:00 PM
Ndere Cultural Centre

17

The Struggles We Don't Talk About:
Understanding the Silent Mental Health Crisis Among Today's Youth

Guest Speaker: Dr Raymond Odokonyero

7:00 PM
Ndere Cultural Centre

24

Rotary Foundation Recognition Fellowship

Hosted by the Tuesday Clubs

7:00 PM
Hotel Africana, Katonga Hall

Hosted by Katogo Buddy Group



#CoverStory

You Cannot Afford to Be Broke: Naalya Rotarians Urged to Embrace Financial Discipline

BY **RTN SYLVIA NANKYA**

As Uganda struggles with a rising cost of living, high fuel prices and a weakening shilling, Rotarians have been urged to rethink their approach to money, embrace financial discipline and pursue strategic investments as pathways to long-term financial independence.

"You cannot afford to be broke!" Rotarian Percy Lubega, a Marketing and Banking Specialist from the Rotary Club of Bulindo, told members of the Rotary Club of Kampala Naalya during their fellowship held last Tuesday at Ndere Cultural Centre.

Lubega challenged Rotarians to take deliberate steps towards wealth creation, emphasising that financial independence is no longer a luxury but an essential component of personal and economic security.

His message comes at a time when Ugandans are facing increasing pressure on household budgets.

Annual inflation climbed to 5.8 per cent in October 2026, while elevated fuel prices continue to drive up the cost of transportation, goods and services.

The weakening of the Uganda shilling against the US dollar has further complicated the economic outlook, increasing the cost of imported goods and putting additional pressure on consumers and businesses.



> "Building lasting wealth requires the wisdom to save, the discipline to manage and the courage to invest."

Although the currency has experienced some easing in recent days, the broader economic environment remains challenging.

Against this backdrop, Lubega called on members to adopt a more deliberate approach to managing their finances, stressing the importance of understanding money, building multiple income streams, saving consistently and investing wisely.

Building Wealth Through Financial Discipline

Rtn Lubega, emphasized that wealth creation begins with a change in mindset.

He encouraged Rotarians to move beyond relying solely on their monthly salaries or primary sources of income, instead exploring opportunities that can generate additional earnings and strengthen their financial resilience.

Financial discipline, he noted, is critical to achieving long-term prosperity.

Individuals must learn to manage their spending, distinguish between needs



and wants, and make informed decisions about how their money is allocated.

The conversation also highlighted the importance of making money work for its owners rather than simply earning and spending it.

In an increasingly uncertain economic environment, developing multiple income streams can provide an important buffer against unexpected financial shocks, job insecurity and rising household expenses.

> "Financial literacy, he emphasised, remains central to making sound investment decisions."

His message also underscored the need for individuals to become intentional about their financial futures, making wealth creation a continuous process rather than an aspiration deferred to retirement.

Treasury Bonds: An Investment Option Worth Considering

One of the investment options highlighted during the fellowship was Treasury bonds, which offer investors an opportunity to earn interest by lending money to the government.

Treasury bonds can provide a relatively predictable income stream, depending on the bond's terms, and may form part of a diversified investment portfolio.

For investors seeking alternatives to conventional savings, government securities present an opportunity to put idle funds to work while earning returns over a specified investment period.

However, Lubega's insights also reinforced the importance of understanding investment products before committing funds.

Investors need to consider the investment period, expected returns, liquidity needs and associated risks.

Lesson from the Talk; earning money is only the beginning.



Pictorial: A Glimpse into Last Week's Fellowship















Pictorial: A Glimpse into Last Week's Fellowship











Rotary
Kampala-Naalya

The Power of Us:

Turning Ordinary Giving into Extraordinary Change.



Guest Speaker

PDG Stephen Mwanje

Tuesday, November 10

Ndere Cultural Centre

7:00 P.M.

Buddy Group in Charge:
Katogo

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St. Mbaga Tuzinde Kiwatule Primary School appreciates RC Kampala Naalya for Basic Education Support

St. Mbaga Tuzinde Kiwatule Primary School appreciates RC Kampala Naalya for Basic Education Support

St. Mbaga Tuzinde Kiwatule Primary School has commended the Rotary Club of Kampala Naalya for supporting learners through the donation of scholastic materials, examination mentorship and road safety awareness initiatives.

In an appreciation letter dated October 28, 2026, the school's headteacher, Among Rosemary, thanked the club for its continued engagement with the institution, saying the interventions would contribute to improved academic performance and behavioural change among learners.

The appreciation follows an outreach conducted by the Rotary Club last month, during which it donated scholastic materials, including textbooks, mathematical sets, dictionaries, staplers, a punch and a whiteboard to support teaching and learning.

The club further extended emotional support to Primary Seven candidates, who were at the time preparing for Primary Leaving Examinations, providing encouragement and refreshments during the preparation period.

"We still appreciate you and your team for the timely emotional support given to the P.7 candidates as they prepare for their forthcoming exams," the letter reads.

The school also commended the Rotary Club for organising a road safety awareness campaign conducted by traffic police officers for learners and teachers.

> "The proposed initiative is expected to provide the school with an opportunity to integrate food production into its activities."

According to the school, the initiative equipped the school community with road safety knowledge while promoting responsible behaviour among learners.

The school management said the support would enhance the performance of both learners and teachers, promote behavioural change and enable pupils to make informed decisions in the future.

As part of the support, the Rotary Club of Kampala Naalya also intends to establish an urban farm at St. Mbaga Tuzinde Kiwatule Primary School as part of efforts to improve the nutritional needs of learners.

The proposed initiative is expected to provide the school with an opportunity to integrate food production into its activities while supporting the nutritional welfare of pupils.

Urban farming in school settings can also serve as a practical learning tool, exposing learners to food production, environmental conservation and sustainable agricultural practices.

The proposed urban farm would extend the partnership into nutrition and practical agricultural education, addressing another aspect of learners' welfare.

St. Mbaga Tuzinde Kiwatule Primary School is located along Kiwatule-Najjeera Road, near St. Mbaga Tuzinde Catholic Church in Kampala.





#SolRise

A Beautiful Marriage on the Outside, a Lonely Woman on the Inside

BY **RTN JACKLINE MUTIMBA**

WHEN KEEPING A FAMILY TOGETHER COMES AT THE EXPENSE OF A WOMAN'S EMOTIONAL WELL-BEING.

At the family gathering, they look like the perfect couple. They arrive together, exchange greetings, laugh with friends and pose for photographs. Someone compliments the woman on how well she has maintained her marriage.

"You are lucky. You have a good husband."

She smiles and says thank you.

What nobody knows is that they barely spoke on the way to the function. What nobody sees are the nights she has gone to bed with questions she cannot ask, feelings she cannot express and disappointments she has learned to swallow.

By the time they return home, the smiles have disappeared.

Tomorrow, life will continue as usual.

She will wake up, prepare the children, go to work, attend to family responsibilities and answer the familiar question about how things are at home.



> "Emotional loneliness within marriage is not always the result of deliberate cruelty."

"Everything is fine," she will say.

But is it? For many women, marriage is more than a relationship between two people. It carries the expectations of families, communities, religious institutions and society.

A woman is often reminded to protect her home, respect her husband, exercise patience and avoid discussing family matters with outsiders.

Some of this advice comes from a genuine desire to preserve relationships. But when patience becomes an expectation to tolerate persistent emotional pain, something important gets lost.

The woman's well-being.

Consider the woman who has stopped expressing her feelings because every difficult conversation ends in an argument.

Or the woman who carefully chooses her words to avoid upsetting her partner.

There is also the woman whose emotional needs have been ignored for so long that she no longer expects anyone to notice when she is unhappy. There may be

no dramatic confrontation or visible evidence that something is wrong.

Yet she feels increasingly alone in a relationship that was supposed to offer companionship.

A woman can share a home, raise children and attend social functions with her partner while feeling emotionally disconnected from him.

Sometimes, couples gradually stop communicating meaningfully.

Financial pressures, parenting responsibilities, unresolved disagreements and competing priorities can create distance.

However, persistent humiliation, intimidation, controlling behaviour, or fear are more serious warning signs. They should never be dismissed as ordinary marital challenges.

> "Where abuse or intimidation is present, safety must take priority over pressure to reconcile or preserve appearances."

Unfortunately, women who speak about difficulties in their marriages are sometimes met with questions that place the responsibility entirely on them.

"Have you tried being more patient?"

"What about the children?"

"Do you know how many women wish they were married?"

Such responses can discourage women from seeking understanding and support.

And so, some choose silence.

Not because they are comfortable, but because speaking openly may expose them to judgment, gossip, financial uncertainty or pressure from relatives.

Every relationship has challenges, and disagreements do not automatically make a marriage unhealthy.

What matters is whether both partners can communicate respectfully, acknowledge problems and work toward resolving them.

A healthy marriage should allow disagreement without fear, vulnerability without humiliation and honest conversations without punishment.



Prolonged relationship distress can affect sleep, concentration, self-esteem and emotional well-being. It may also contribute to anxiety or depression.

This is why conversations about women's mental health must include the quality of their intimate relationships.

For Rotary, an organisation built on service, friendship and ethical leadership, this conversation offers an opportunity to reflect on how we support healthy families.

We can challenge attitudes that normalise emotional suffering, encourage compassionate listening and promote access to appropriate professional support.

Marriage can be a beautiful source of companionship, security and shared purpose.

Many couples build relationships in which both partners feel loved, respected and supported. That is precisely why emotional well-being should matter within marriage.

A successful relationship should not be measured only by how long two people have stayed together, how beautiful their photographs look or how others perceive their family.

It should also be reflected in how they communicate, treat each other during difficult moments and make one another feel valued.

> "A successful relationship should also be reflected in how they communicate, treat each other during difficult moments..."

Sometimes, the question is not whether a woman has managed to keep her marriage together, but whether she has been able to remain emotionally well within it.

As we celebrate strong families and lasting relationships, perhaps we should remember that a marriage can look beautiful to the world while one person quietly struggles inside it.

And perhaps the most important question is not simply, "Are you still together?"

It is: "Are you both happy, respected and emotionally safe in the relationship you are building?"



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DISCON 102



DISCON 102 Team Releases Awards Criteria, Outlines Recognition for Rotary Clubs

BY **RTN SYLVIA NANKYA**

The District 9213 Conference (DISCON 102) team has released the awards criteria for the 2026-2027 Rotary Year, outlining the standards Rotary clubs will be assessed against for recognition at the district conference.

The awards are intended to motivate clubs to strengthen Rotary, grow membership, deliver sustainable community service projects, support The Rotary Foundation (TRF) and enhance Rotary's public image.



According to the criteria, the awards are aligned with Rotary International's four strategic priorities: increasing impact, expanding reach, enhancing participant engagement and increasing the ability to adapt. They are divided into two categories.

> "Projects will be evaluated based on their value, number of beneficiaries, sustainability, measurable outcomes and public image."

The first comprises awards determined automatically through official District, My Rotary and DISCON records, while the second requires clubs to submit applications for evaluation by the District Awards Committee.

The Rotary Foundation Awards

Under the TRF category, clubs will be recognised for their financial contributions to Rotary Foundation programmes, including the Annual Fund, Endowment Fund, PolioPlus Fund and Global Grants.

The TRF Club of the Year Award will recognise clubs with the highest total contributions, with awards presented according to club size. Other categories include the TRF Per Capita Regional Award, Every Rotarian, Every Year (EREY) Award and Regional PolioPlus Award.

Public Image Awards

The Public Image category recognises clubs that effectively promote Rotary's visibility and protect its brand.

Awards include the Club Bulletin Award, Public Image Award, Social Media Award and Rotary Eyamba Award.

Under this category, clubs will be assessed on the consistency and quality



of their communication, media coverage, audience engagement, Rotary-compliant branding and the ability to demonstrate community impact through compelling stories.

Service Project Awards

The Service Project category recognises initiatives that create measurable and lasting community change.

Among the awards are Global Grant Projects, Global Grant Collaboration and non-Global Grant projects supporting Maternal and Child Health, Disease Prevention and Treatment, the Environment, Water, Sanitation and Hygiene, and Basic Education and Literacy.



Clubs seeking recognition are expected to provide verifiable evidence of their achievements, including project reports, photographs, partnerships and media coverage.

The complete awards criteria, including all categories and eligibility requirements, are available through this link https://bit.ly/4iEUiky

The application window for awards requiring club submissions will open on January 1, 2027, and close on March 31, 2027, ahead of the District Conference which will take place in Gulu from April 29 to May 1, 2027, where the winning clubs will be recognised.



Elder's Eye

The Rotary Foundation in the Changing Times



BY **RTN GODFREY OKELLO-OMODING**

The Rotary Foundation (TRF) has demonstrated its usefulness. This has evolved through different forms of tests over time. It is found to be working, responsive, good and suitable for responding to key challenges of the world.

If it were not the case, it wouldn't have lasted this long, over 100 years, as an organisation.

Over the changing times, it has evolved, moving ahead with mutually beneficial strategies for its members and friends. Making use of the money it has and receives.

TRF membership too has faced challenges and the composition is facing changes. The numbers are diminishing, especially in the northern hemisphere. In the southern hemisphere, prospects of membership growth are ripe and promising.

Yet, again, economic challenges are disproportionately hitting the southern hemisphere. This has financial implications for contributions to TRF.

Though external donations are filling some gaps, for reliability and flexibility, it remains necessary to look at membership.

Even in hard and changing times, sustenance of the work of TRF lies with its members. Friends come in as secondary, however much their support may be. Logic demands that an organisation be hooked to its owners for its very survival.

Depending on others, be aware of the saying: you scratch my back, I scratch yours. Be cautious of such conditions that may breed compromises on cherished Rotary values and mission.

Whatever changes in time, members ought to come out bold to keep their organisation relevant. First, for the sake of its mission, and second, for communities benefiting from it and those yet to benefit.

> "Certainly, the destiny of TRF is in its members' hands."

A measure of giving hope to someone is enough incentive for its members to push on.

Interest in giving to TRF is a necessary action. A balancing act between saving lives and inaction. It brings out the emphasis that the amount to give is a secondary matter.

But an action to give is a primary matter even in hard times. Delivery of tangible and lasting impact is a result of an action to give.

Rotarians, giving to TRF is sometimes turned into a market world and its application.

The big challenge is how to actualise giving among members without connotations. Some members worry about the amount because of comparison syndrome.

While other members worry about the acquisition of lapels. In some cases, lapels are symbols of significance. Well, this may sound fine to others; it may also repel those who would give the little they can afford and go on without lapels.



In changing times like this, the concern ought to be participation of every member.

If we looked inward with an encouraging tone, the Rotary numbers we already have can raise substantial funds. Whatever progress it makes, and at whatever time, it begins with them.

Progress in mobilising resources is with them, and progress to expand and strengthen clubs is with them. Clubs are important mobilisation platforms for TRF. This responsibility should not waver with the seasons, good or bad.

On the flip side, there is a need to address lags that affect giving right at clubs. Pursuing good governance and ethics in clubs needs to be put at the top of the priority list.

Members should be encouraged to make contributions, not to tag along with leadership, regardless of the amount, and not necessarily for open recognition. A common position ought to be: give what you can and give often.

> “Credible messages ought to tap into raising willingness in members to rally behind their organisation and its objectives.”

Reflecting on several discussions on TRF in various media and presentations, one notes mixed voices concerning messages passed on.

Though all may be said in good faith and meant to enhance the work of TRF and for fundraising, concern is how the messages are perceived and their implications.

Credible messages ought to tap into raising willingness in members to rally behind their organisation and its objectives.

Leadership at club level ought to devise strategies that enable to raise inner motivation to give. Encourage creativity in channels of mobilising funding.

Also ensure that accountability remains key. Without it, it curtails willingness. Accountability matters more than the ambitions of leadership or a number of fundraising activities and events.

Rotarians, the theme of the month is giving us an opportunity to choose whether to stay giving or engage through uncertainties, making slow progress.

Remember that the prevailing turbulence in the world today requires a rapid response. The happenings in the world have become very dynamic, uncertain, and unpredictable. Unfortunately, they come crashing down on vulnerable communities and people.

People ought to move forward and lift them. Walk alongside them. Build their resilience. This calls on our vision, mission and tests our core values.

It reminds us of our grace; … be mindful of the needs of others… Therefore, let us contribute to TRF as our common vehicle for reaching out.

Rotary
Kampala-Naalya



Happy Birthday

Rtn. Margaret H.

08 NOV

Kugonza

An exceptional Rotarian and an even more amazing soul. Your light, service, and warmth mean so much to us. Wishing you abundant joy, health, and wins this new year! We celebrate you!

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Rotary Calls for Nominations for Citation for Meritorious Service

BY **RTN SYLVIA NANKYA**

Rotarians and Rotaractors across Rotary districts are being encouraged to identify and nominate outstanding individuals for the Rotary Foundation Citation for Meritorious Service, with nominations closing on November 30.

The annual award recognises one Rotarian or Rotaractor per district who has demonstrated exceptional active service to The Rotary Foundation for more than one year.

It celebrates individuals whose commitment and contribution have strengthened the Foundation's mission of supporting humanitarian initiatives and improving communities around the world.

Rotary International is calling on district Rotary Foundation chairs to identify deserving candidates whose dedication to the Foundation has made a significant difference.

Current district Rotary Foundation chairs and special representatives serving nondistricted Rotary clubs are eligible to submit nominations, with each permitted to nominate one candidate annually from their respective district or the nondistricted clubs they serve.

The award provides an opportunity to recognise Rotary members who have consistently demonstrated commitment to the Foundation's programmes, activities and humanitarian objectives.

Eligibility Criteria

Any Rotarian or Rotaractor in good standing may be nominated for the Citation for Meritorious Service, provided they meet the award's requirements.

However, current, incoming and immediate past district governors, Rotary International directors and Rotary Foundation trustees are excluded from eligibility.

To qualify, nominees must also have no outstanding financial obligations to their Rotary or Rotaract club, district or Rotary International.

> "Any Rotarian or Rotaractor in good standing may be nominated for the Citation for Meritorious Service..."

Self-nominations are not permitted, and nominations of certain family members are prohibited.

Call for Nominations

Rotary members are encouraged to engage their district Rotary Foundation chairs and recommend individuals whose service and commitment to The Rotary Foundation deserve recognition.

The nomination deadline is November 30, allowing districts to celebrate members who have made outstanding contributions to the Foundation's work.

Interested members can access the nomination process through the official Rotary link: https://on.rotary.org/47VO4I9

The nomination process is voluntary, and information submitted is used for official Rotary business, primarily for processing the award nomination. Personal data is handled in accordance with Rotary International and The Rotary Foundation's privacy policy.



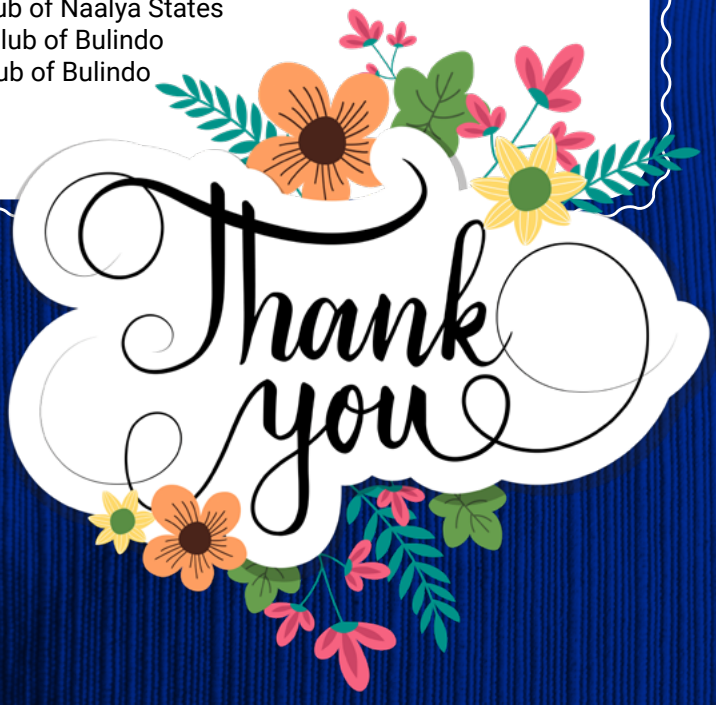

TOGETHER, WE
CONNECT
Rotary
PEOPLE OF ACTION



Who visited us last week?

Rotarians

- **Rtn Elizabeth Kisaakye –** Rotary Club of Kira
- **Rtn Lillian Ntuulo –** Rotary Club of Kira
- **Rtn Hellen Abodu –** Rotary Club of Naalya States
- **Rtn Kenneth Oketa –** Rotary Club of Bulindo
- **Rtn Percy Lubega –** Rotary Club of Bulindo



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#OutToLunch

If You Are Targeted by an Entertainment Business Every Month End, You Are in Trouble

BY **RTN DENIS JJUUKO**

If you frequent Kampala or even Uganda's entertainment places, you will notice a trend. Owners of these places leave no stone unturned in the last week or the first week of the month.

That is when they expect bumper sales. Organisers of music concerts, brunches, picnics or whatever fancy name they call them target these two weeks. Mid-month is considered a low season.

If the owners are targeting an informal sector, the weekend, particularly Saturday, is the best one. Saturday is pay day for people who earn weekly wages.

People who spend the whole week working get their money on the last working day of the week.

Both people who earn monthly or weekly have one thing in common., spend all of it when it comes in.

That is why businesses target the end of the month or week to organise stuff that people are willing to spend on.

The start of the month is also targeted because some organisations pay late in the month that money is credited to accounts in the first week.

> "Many people rely on incomes that are irregular from informal employment making it difficult to plan."

Usually by mid-month, pockets are dry, and that is why businesses targeting salaries avoid organising stuff at that time.

Some organizations realizing the need for their staff to have money and avoid requests for advance payments pay at least every two weeks.

That ensures liquidity for the staff. They can also concentrate on their jobs without worrying about how they will survive throughout the month.

When you see people enjoying life in urban centres at the end of the month, you might think that they have a lot of resources.

And then a few weeks or days later, reality sinks in. Yet those are the lucky ones to have a job with regular income.

Many people rely on incomes that are irregular from informal employment making it difficult to plan. An illness, a harsh weather event or loss of income usually plunges the family



into financial uncertainties, and it happens quickly. Sometimes, hitherto happy families break down.

This calls for improved financial literacy that is practical so that people can withstand shocks but also be financially responsible. The good news is that there is a plan for it.

Last week, I attended the launch of the financial literacy strategy for Uganda at a colourful event hosted by the International Labour Organisation (ILO) and the Bank of Uganda.

The idea is to help people in Uganda, regardless of how they earn or live or even their gender, make "informed financial decisions throughout their lives and use available financial products and services safely, responsibly and productively."

This is envisaged to be achieved by equipping "the general public with practical financial knowledge, skills, and nurturing positive financial behaviours through appropriate delivery mechanisms."

The partners in this journey acknowledge that awareness alone won't do it. Interventions will have to be practical competencies such as budgeting, saving, responsible borrowing, digital financial safety and enterprise finance.

Helping individuals, households and enterprises translate knowledge into positive financial habits and responsible financial decision-making is considered critical.

Of course, improving earnings is important to be able to save.

You can't save what you don't have.

But also, many people claim that they can't save anything because they aren't earning enough.

> "It takes time to grow savings into something tangible for most people. But so are most things in life."

For most people, there will never be a time when they earn enough because usually, people adjust their behaviour as fast as their incomes increase.

Many times, increased expenses aren't necessarily on priorities rather on lifestyles.

Young people have what they call YOLO, which means you only live once. But people don't only live once. They live all the time. They only die once. YOLO is the reason entertainment owners target the last or first week of the month. They know someone for just one weekend will try to live like a millionaire, whereas they are not. They don't think of savings. They always say, what if they die.

Luckily, unlike in the past, there are now many ways to save. Millions of Ugandans have mobile money accounts.

By pressing a certain code on their phones, they can save some money every day while earning some interest on a daily basis. It takes time to grow savings into something tangible for most people. But so are most things in life.

If you are among the people being targeted by the leisure and entertainment places every month-end, you are probably in trouble. You are not saving and investing enough.

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