Naalya Food Bulletin

29th September, 2026

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RC KAMPALA - NAALYA

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Message from the Editor's Desk

By Rtn Jackline Mutimba
Club's Public Image Chair



Did You Know? The easier it becomes to find an answer, the more important it becomes to know how to think? Once, solving a difficult question meant opening a book, asking someone who knew better, or simply sitting with the problem until something clicked. Today, an answer is often only a few keystrokes away.

That tension between access and understanding came alive during our fellowship this week, as PAG Ronald S. Kawaddwa led us from the familiar world of chalkboards and textbooks into a lively conversation about artificial intelligence and the future of learning.

We explored the opportunities technology presents, but also confronted a question that deserves more attention: when answers become effortless to obtain, how do we ensure that the habit of thinking does not become equally effortless to abandon? A befitting question with which to close Basic Education and Literacy Month.

Throughout the month, our bulletin has examined education from different perspectives. In this final edition, we widen the lens further, looking not only at what young people learn, but also at the conditions that shape their ability to learn, thrive and prepare for an uncertain future.

That includes mental health literacy. If education is meant to prepare young people for life, then understanding emotions, recognising distress and knowing when and where to seek help should matter alongside reading, writing and numeracy.

The future of learning is also inseparable from the future of our environment. Climate change is already disrupting education, from floods and droughts to extreme temperatures that affect attendance, infrastructure and learning. Omoding asks: How do we ensure that the education interventions we support today remain relevant and resilient tomorrow?

> "We invite you to read, reflect, question and, where the stories call for it, join the conversation."

From the classroom, we turn to another area where knowledge can profoundly shape lives.

In Dr Theo, we explore sexual and reproductive health and rights, opening conversations around adolescent pregnancy, access to accurate information and essential care, and the role Rotary can play in addressing these challenges.

Then, there is the question of money and institutional resilience. "Sink or Swim" examines what it will take to keep Uganda's SACCOs standing in the years ahead.

Is sustainability simply a question of interest rates, or does it depend more fundamentally on governance, management, financial discipline and the ability to adapt?

For the farmers, entrepreneurs and side hustlers among us, #OutToLunch brings the conversation closer to home. Sometimes, as Denis Jjuuko puts it, we end up paying entrepreneurial "school fees." The fees can be painful, but the lessons can also become some of the most valuable capital an entrepreneur acquires.

There is much more from the District and other Rotary circles. We invite you to read, reflect, question and, where the stories call for it, join the conversation.

Happy Reading

President's Message

RTN CHRISTINE AMUCU
Club President
2026-2027



Dear Fellow Rotarians and Rotaractors,

Welcome to yet another week of fellowship, which continues to be a space where we learn, connect, reflect and, most importantly, grow together as Nalyaakos

Last Tuesday, we had a thought-provoking conversation on the Future of Learning, a discussion that offered valuable insights into the growing influence of Artificial Intelligence on education, learning and society. We were reminded of the factors driving the adoption of AI and challenged to think beyond the technology itself.

Effective learning is not simply about acquiring information; it should develop adaptable individuals, transferable knowledge and skills, and the ability to apply what we learn to real-life situations.

AI is already opening new possibilities through personalised learning, instant feedback and greater flexibility. Yet, even as technology advances, there are essential human capabilities that remain at the heart of meaningful learning: critical thinking, creativity, empathy, ethics, leadership and collaboration.

> "As we come together for these activities, let us remember that fellowship is at the heart of Rotary."

This was therefore a timely reflection on the kind of learners, leaders and communities we are preparing for the future.

As Rotarians, we have an important role to play in ensuring that our communities are not merely consumers of new technology, but are equipped with the knowledge, values and skills to use it responsibly and effectively.

During the week, we also had an opportunity to strengthen the bonds that make our Rotary family special through spending quality time together at a Home Hospitality hosted by our dear friend, Rotarian Grace Nanyonga. I sincerely thank Rtn. Grace for opening her home and creating this opportunity for us to connect beyond our regular fellowship.

Please join us this Tuesday as we bring the month to a lively close with a special fellowship taking us "Back to School."

Together with Teacher Mpamire, we will take a nostalgic trip down memory lane, revisiting the experiences, stories and memories that shaped our school days. And, of course, no school reunion would be complete without some music! A live band will be joining us to add rhythm, energy and a little more fun to the evening.

As we come together for these activities, let us remember that fellowship is at the heart of Rotary.

It is through friendship and shared experiences that we build stronger relationships, strengthen our commitment to service and create a Rotary family where everyone feels valued and connected.

Let us continue to learn from one another, support one another and celebrate one another.

I look forward to seeing you all at the fellowship.

Yours in Service,



#CoverStory

AI and the Future of Learning: Are We Becoming Smarter or Just Getting Answers Faster?

BY **RTN JACKLINE MUTIMBA**

There was a time when homework meant opening a textbook, going through class notes and, when the answer proved difficult to find, looking for someone who understood the subject better. Today, a learner can type a question into a bot and receive an answer instantly.

The convenience is undeniable. But whether that convenience is making learners smarter or simply helping them get answers faster was one of the questions at the centre of our fellowship last Tuesday.

> "A document may be well written, lengthy and professionally presented, but still fail to address the actual needs of the organisation."

Past Assistant Governor Ronald Kawaddwa of the Rotary Club of Kasangati led a discussion on Artificial Intelligence and the Future of Learning, exploring both the opportunities and challenges that AI presents to education, families and communities.

He reminded members that artificial intelligence is not a new phenomenon. Its roots go back to the 1950s, but what has changed dramatically is its accessibility.

AI, he noted, is no longer confined to research laboratories or large technology companies. It is now available through smartphones and computers and is increasingly finding its way into workplaces, schools and homes.

For learners, he said, tools such as ChatGPT can serve as tutors, research assistants, brainstorming partners and coaches.

Beyond education, members heard that AI is already being applied in areas such as healthcare, agriculture and finance, with the potential to perform tasks that previously required hours of human effort in a matter of minutes. But PAG Kawaddwa cautioned that the growing power of AI should not create the illusion that human thinking is no longer necessary.

He told members that the quality of an AI-generated response depends greatly on the questions people ask and their ability to assess the answers they receive.

The concern, he explained, is becoming increasingly visible in workplaces and organisations where people are using AI to prepare reports, plans and other documents without taking time to adapt the material to their particular circumstances.

"A document may be well written, lengthy and professionally presented,



but still fail to address the actual needs of the organisation or community for which it was prepared," He observed. That concern, he suggested, becomes even more significant when applied to education.

A learner may use AI to explain a difficult concept, solve a mathematical problem or prepare an assignment.

But the real test, Kawaddwa said, comes when the learner is required to explain the answer in their own words or apply the knowledge to a practical situation.

The discussion prompted members to consider what such changes could mean for Uganda's education system. With some teachers handling classes of 60 or 70 learners, members questioned whether AI could help provide more personalised learning support while also asking how parents and teachers can ensure that children continue to develop independent thinking.

The discussion also raised a broader question: whether education systems are adequately preparing young people to deal with the problems they will face in the future, rather than simply equipping them for challenges of the past.

For Rotary, Kawaddwa linked the conversation to the way community projects are designed and implemented. He cautioned members against assuming that technology is automatically the answer whenever they identify a challenge in a school or community.

A school may appear to need computers, he explained, yet its more urgent problem could be unreliable electricity, a shortage of teachers, inadequate classrooms or another basic need.

His message was that interventions should begin with understanding the problem rather than choosing a solution first. This means assessing needs, listening to beneficiaries and understanding the local context before deciding whether technology is appropriate.

The fellowship was not presented as an argument against artificial intelligence.



Instead, members heard that AI can be a powerful tool for improving productivity and reducing the amount of time spent on routine tasks.



Minute-taking was cited as one example. Tasks that traditionally required someone to listen carefully throughout a meeting and later spend hours preparing minutes can now be supported by AI.

But even in such cases, human judgement remains necessary to determine what was important, what was actually agreed upon and whether the final record accurately reflects the meeting.

Members were reminded that critical thinking, creativity, empathy, ethics, leadership and collaboration remain distinctly human responsibilities that should not be surrendered to technology.

For parents, it was stated that while technology can provide children with information, entertainment and increasingly sophisticated learning, it cannot replace the conversations, guidance, boundaries and presence that children need from their parents.

As the discussion unfolded, it became clear that the future of learning may involve finding a way for technology to complement what teachers, parents and learners already do, without allowing convenience to replace curiosity or answers to replace understanding.

Pictorial: Glimpse into our Fellowship













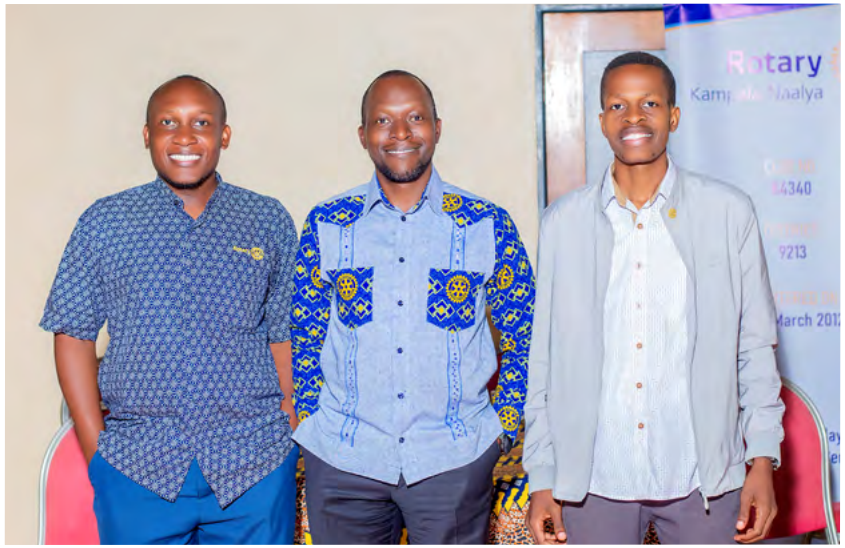


Pictorial: Glimpse into our Fellowship



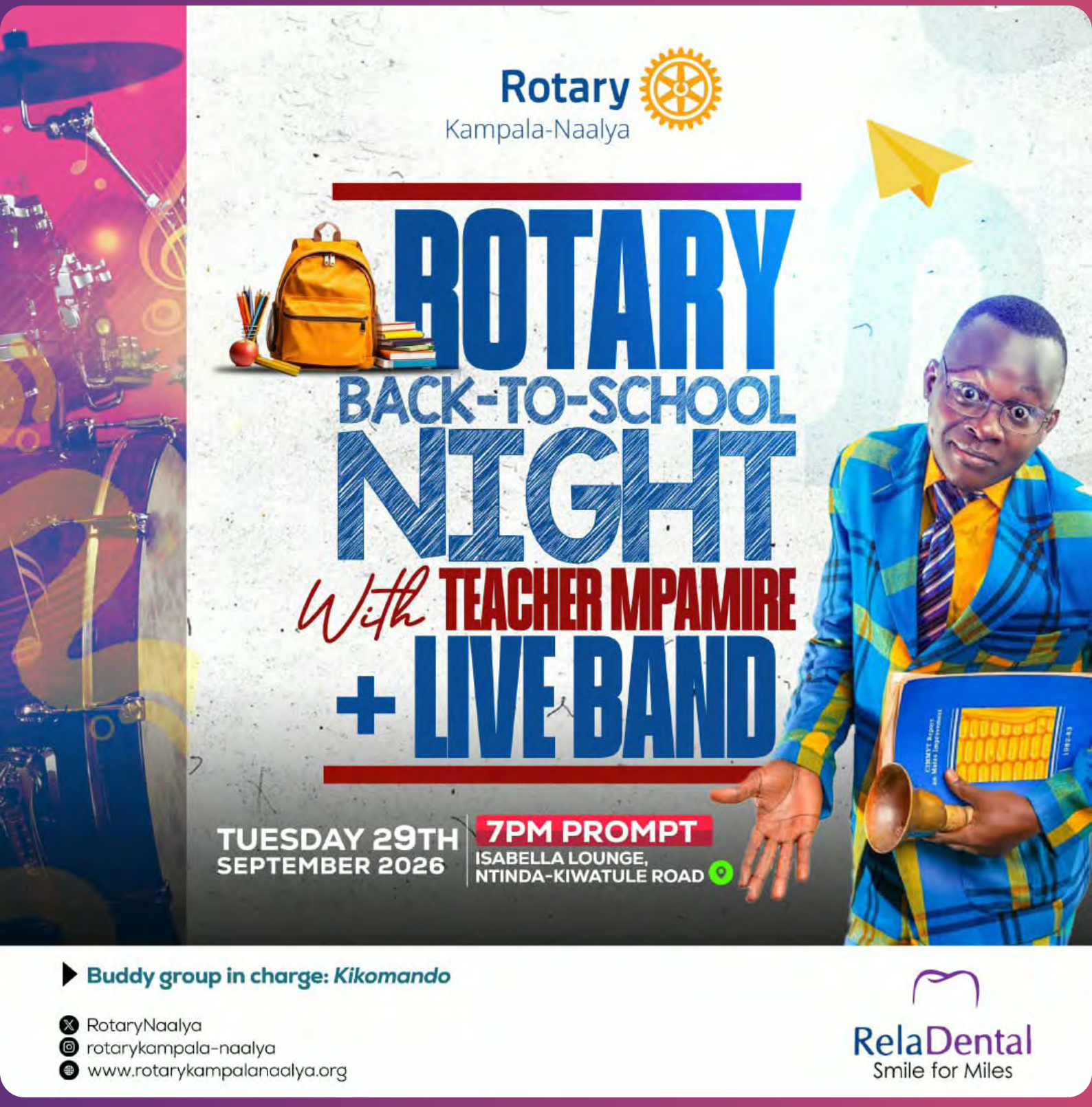












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The Sax Falls Silent: The Legacy and Qualities We Will Miss in Papa Moi



BY **RTN JOACHIM BUWEMBO**

For more than five decades, Moses Matovu, affectionately known as **Papa Moi**, was one of the defining figures of Uganda's music scene.

As the long-serving face of Afrigo Band, he did far more than play music. He became part of the country's cultural fabric, and a musician whose craft could speak to all generations

Now that he is gone, what will Ugandans miss?

1. The voice. There was something unusually calm about Matovu's voice. Smooth, measured and reassuring, it had a way of settling the room. It could slow down an anxious moment and bring a certain warmth to a conversation. It was a voice that did not need to shout to command attention.

2. The saxophone. For generations of Ugandans, Matovu's saxophone seemed to have a language of its own. You did not have to know the technicalities of music to understand what it was saying.

Whether your mother tongue was Luganda, Runyankole, Acholi, Lusoga or any of Uganda's many other languages, the saxophone somehow found a way to speak to you.

3. Discipline. Even for someone who knew little about how Afrigo Band operated, Matovu's discipline was visible. It was in the way he conducted himself, the way he approached a performance and the seriousness with which he treated his craft. His presence gave the band a sense of order and security.

> "Moses Matovu's presence gave the band a sense of order and security."

4. Reliability. When Afrigo Band had a scheduled engagement, people knew what to expect. They would turn up.

In an industry where plans can sometimes change at the last minute, Matovu represented dependability. If a show was on the calendar, he treated that commitment as a commitment. He kept time, and Afrigo always turned up (Matovu nga tayiwa show).

5. Humility. For a man whose career and reputation could have easily produced an oversized ego, Matovu remained remarkably grounded. He captured that humility himself in the artistic expression, “Teri aliba na gonjebwa kutuuka nze,” a truth beyond an artistic composition phrase.



6. Papa Moi was also a man of focus. For his admirers, there was never much doubt about what mattered to him. Music was not merely something he did; it was something he devoted himself to. His work was about preserving a sound, perfecting a performance and keeping alive a musical tradition that had become part of Uganda's identity.

7. Staying power. Fifty years is a long time in any profession. In music, it is extraordinary. Matovu remained relevant across generations, changing musical tastes and changing times. He belonged to an era that produced musicians whose careers were built before the age of social media and instant celebrity, and yet he remained a familiar name and face decades later.

8. Consistency. Matovu understood the importance of a distinct sound and identity. He helped build a musical signature so recognisable that, decades later, a listener could hear only a few seconds of an Afrigo performance and know exactly what they were listening to.

9. Cultural Liberation: At a time when Ugandan audiences consumed large amounts of Congolese, European and American music, Matovu and Afrigo helped demonstrate that Ugandan music could hold its own and could hold an audience for an entire evening.

> “Papa Moi did not merely entertain Ugandans; he helped Ugandans appreciate their own musical identity."

For many Ugandans, this became almost normal. A party could run from beginning to end on Ugandan music, and nobody would feel that anything was missing.

That is an important part of Papa Moi's legacy: he did not merely entertain Ugandans; he helped Ugandans appreciate their own musical identity.

10. And then, of course, there was the smartness. Moses Matovu understood that appearance was part of performance. He dressed for the occasion, and he did so impeccably.

Whether on stage or at a formal engagement, he carried himself with the elegance of a man who understood that presentation communicates respect, for himself, for his audience and for his profession.

This is why remembering Moses Matovu only as a musician would be to remember too little.

We will miss the voice.
We will miss the sax.

But above all, we will miss Papa Moi

The sax may have fallen silent, but the music you gave us will forever play on!



PDG Anne Nkutu Challenges Rotarians to Read and Verify Info before Sharing

BY **RTN ROBERT WALAKIRA**

Past District Governor Anne Nkutu has challenged Rotarians to cultivate a culture of reading as a way of combating misinformation, warning that social media and AI have made it ridiculously easy for misinformation to do the rounds.

"With AI, people can just make things up. We need to make sure that we look for information ourselves from the right sources," She said, adding that lately, "Somebody just wakes up in the morning and comes up with a tweet, and then uncritical amplifiers keep reposting. The next thing you see is hundreds of people responding to that tweet as if it is the truth."

She cited the recent emergence of self-proclaimed experts on Tooro matters, sometimes claiming greater authority than the Batooro themselves, as an example of how misinformation can spread.

PDG Anne was speaking at the Rotary Club of Mengo's lunchtime meeting at Pope Paul VI Memorial Hotel last week. She congratulated the club on hitting the 100-member mark following the induction of nine new Rotarians and equally thanked the club for mentoring the new members for eight solid weeks before their induction.



> "Governor Anne took time to remind the nine new Rotarians that Rotary is more than meetings and handshakes."

Anne, a Past Assistant Governor of RC Mengo, congratulated her former club on its growth and urged the new members to make a difference. "You haven't come here to be idle. You have come to make an impact in the world," she said.

RC Mengo is the home to Daniel Ddamulira, D9214's District Governor. The club was chartered in 1988, when it had only a few members.

Two of its charter members, Philip Katamba and Peter Jjemba Kaggwa (PJK), were present at yesterday's meeting. For PJK, the club's charter secretary, the 100-member milestone was a sight to behold. Smartphone in hand, he moved around capturing each induction, carefully preserving the moment for his archives.

Having watched the club wrestle with membership over the years, seeing it finally join the three-figure club right before his eyes must have been quite a feeling.

Governor Anne took time to remind the nine new Rotarians that Rotary is more than meetings and handshakes.

"Rotary is an organisation that has been around for more than 120 years, and there is so much your mentorship class did not cover," Anne said, before encouraging the new members to log into My Rotary and familiarise themselves with the organisation's rules and regulations.

She noted that half of the Rotarians in Districts 9213 and 9214 have been in Rotary for five years or less, making proper orientation and mentorship all the more important.

Some new Rotarians, she joked, may be asked what Rotary does and simply answer: "We just meet."

Her message to the new members was: read, learn, participate and make an impact.



Rotary D9213 Pledges Support for National Measles-Rubella Vaccination Campaign



BY **RTN SYLVIA NANKYA**

Rotary District 9213 has pledged to support Uganda's upcoming national Measles-Rubella (MR) vaccination campaign, with District Governor Gerald Obai committing Rotary's extensive community networks to the mobilisation of parents and caregivers.

The campaign, scheduled for 1-5 October 2026, targets all children aged 9 to 59 months, regardless of whether they have previously received a measles or rubella vaccine.

The Ministry of Health says the exercise is intended to close existing immunity gaps and prevent further outbreaks.

Speaking at a high-level stakeholder sensitisation meeting convened by the Ministry of Health, Governor Obai said Rotary would work through community leaders and other trusted networks to provide accurate information and encourage families to have eligible children vaccinated.

The commitment comes as Uganda continues to confront measles outbreaks.

According to the Ministry of Health, 66 districts reported confirmed measles outbreaks in 2025, with more than 10,163 cases and 60 deaths. The Ministry attributed the deaths partly to children not receiving the MR vaccine, malnutrition and delays in seeking care.

Measles is a highly contagious viral disease that can cause pneumonia, severe diarrhoea, dehydration, blindness and encephalitis, which can result in permanent brain damage. Children under five face a greater risk of severe complications and death.

Although Rubella can be less severe in children, it presents a danger during pregnancy and can cause miscarriage, fetal death or congenital rubella syndrome, leaving surviving babies with conditions including hearing impairment, congenital heart defects, eye abnormalities and developmental problems.

Vaccination therefore offers protection not only to the child receiving the vaccine but also contributes to reducing transmission within communities and protecting future generations from the devastating consequences of congenital rubella infection.

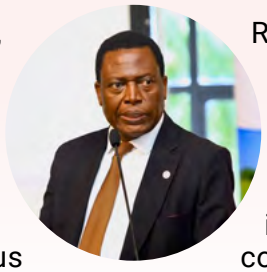
> "WHO says measles vaccination alone averted an estimated 59 million deaths globally between 2000 and 2024."

WHO says measles vaccination alone averted an estimated 59 million deaths globally between 2000 and 2024.

For the October campaign, the Ministry of Health, with support from Gavi, WHO and UNICEF, will provide vaccination through health facilities, temporary and mobile posts, schools,

outreach sites and other community locations.

Prof. Charles Olaro, the Director General of Health Services, called on government, health professionals, cultural and religious leaders, civil society organisations and development partners to work together to ensure that every eligible child is reached.



Rotary's involvement builds on its longstanding work in disease prevention and treatment, particularly immunisation and community health.

Internationally, Rotary has been a major partner in the global polio eradication effort, helping to mobilise communities, advocate for vaccination and support immunisation programmes.

Rotary says its polio efforts have helped immunise more than 3 billion children in 122 countries, contributing to a 99.9 per cent reduction in polio cases globally since 1988.




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Beyond Reading and Writing: Mental Health Literacy Can Be Part of Basic Education

BY **RTN JACKLINE MUTIMBA**

I haven't been sleeping properly. I don't even feel like talking to anyone anymore."
A teenager says this to a friend during break time.

The friend listens for a moment and replies: "You're thinking too much. Just relax. You'll be fine." The conversation ends there.

Not because the friend does not care, but because they genuinely do not know what else to say. Later, the teenager goes back to class. Lessons continue.

Homework is given. Life moves on.
But the problem has not disappeared.
Our young people learn many things at school. They solve equations, write essays, study science, use technology and prepare for examinations.

Yet when a friend suddenly withdraws, stops sleeping, loses interest in things they once enjoyed or says something worrying, how many young people know what to do next?



Photo Credit: UNICEF

> "A teenager should know that having a difficult day is different from struggling for weeks and finding it increasingly difficult to cope."

And how many know what to do when the person struggling is themselves?

As we mark Basic Education and Literacy Month, perhaps this is worth thinking about. What does it really mean to prepare a child for life? Reading and writing remain fundamental.

Every child deserves the opportunity to develop these skills. But there is another kind of literacy that deserves our attention: mental health literacy.
This does not mean teaching children to diagnose themselves or their friends.

It can be much simpler and more practical.

A child should gradually learn that emotions are part of being human. A teenager should know that having a difficult day is different from struggling for weeks and finding it increasingly difficult to cope.

Young people should know that asking for help is not something to be ashamed of. They should also know that when a friend says something like, "I don't want to be here anymore," the answer is not to laugh, dismiss it or promise to keep it secret.

Sometimes, being a good friend means involving a trusted adult.
But where do young people learn this?
Too often, they learn



Photo Credit: Rotary Club Nakawa

about mental health from each other or from whatever appears on their social media feeds.

Imagine a student who suddenly experiences intense anxiety before an examination. Their heart races. They feel unable to breathe properly. They are frightened because they do not understand what is happening.

Another learner is being bullied but has been told, “That is just how children behave. Toughen up.” Another has become unusually quiet after problems at home.

Everyone notices the change, but nobody asks about it. Without basic understanding, distress can easily be mistaken for laziness, attention-seeking, indiscipline or weakness.

That is where mental health literacy can make a difference. Schools cannot solve every mental health challenge.

Teachers should not be expected to become therapists either. But they can help children develop the language to talk about wellbeing.

This can happen through ordinary school life: age-appropriate conversations about emotions and coping, guidance and counselling, life-skills sessions, anti-bullying activities and training teachers to recognise concerning changes in behaviour.

Most importantly, schools need clear pathways for what happens when a learner needs more support.

> “...schools need clear pathways for what happens when a learner needs more support."

If a teacher notices that a child is struggling, whom do they tell? If a student is worried about a friend, which adult can they approach?

If the problem requires professional support, where is the learner referred? “If you were struggling, who would you talk to?” “Would you feel safe asking for help at school?” “What would stop you?”

Their answers may teach us more about our schools than another awareness poster ever could. If education prepares children for life, mental health literacy deserves a place in that education.



Rotary's Role in Advancing Sexual and Reproductive Health and Rights

BY **RTN DR THEO FOKUKORA**

The WHO declared September this year to commemorate Sexual and Reproductive Health and Rights (SRHR). SRHR remain central to human wellbeing, dignity and sustainable development, yet significant gaps persist.

Worldwide, women die every day from preventable causes related to pregnancy and childbirth, while millions of women and girls continue to experience unmet needs for family planning, limited access to quality reproductive health services, and barriers to exercising informed reproductive choices.

Adolescent pregnancy also remains a major concern, particularly in low- and middle-income countries, where social, economic and health-system barriers continue to shape reproductive outcomes.

These indicators demonstrate that SRHR is not simply a medical or demographic concern; it is fundamentally connected to education, gender equality, economic opportunity, family wellbeing and the ability of individuals and communities to shape healthier futures.

> "The latest estimates show that more than 700 women died every day in 2023 from preventable causes...."

The latest estimates show that more than 700 women died every day in 2023 from preventable causes related to pregnancy and childbirth, roughly one death every two minutes.

The global SDG target is to bring maternal mortality below 70 deaths per 100,000 live births by 2030 (WHO, 2025).

UNFPA estimates that 259 million women who want to avoid pregnancy are still unable to use safe and effective modern contraception because of barriers such as access to information and services, and social or partner-related constraints (UNFPA, 2026),

WHO's SDG 3.7.1 indicator measures the proportion of women who want to avoid or postpone pregnancy whose demand for family planning is satisfied with modern methods. UNFPA has described unintended pregnancy as a major global SRHR challenge.



Photo Credit: Amref Health Africa

Its analysis found that nearly half of pregnancies globally were unintended, with particularly serious consequences where access to quality reproductive healthcare is limited.

According to UNFPA Uganda, the MMR declined from 336 per 100,000 live births in 2016 to 189 in 2022, far above the SDG target of fewer than 70 per 100,000 by 2030.

However, approximately 1,300 women still die annually from pregnancy-related complications, according to the same source (UNFPA Uganda, 2024).

The Ministry of Health's 2023 reproductive health facility assessment reports that deliveries occurring in health facilities increased from 77 per cent in 2016 to 86 per cent in 2022, while skilled attendance at delivery also increased (MoH, 2024). Adolescent pregnancy remains a significant challenge in Uganda.

UNFPA Uganda's recent reporting identifies a teenage pregnancy rate around 24 per cent, alongside continuing concerns about access to adolescent-responsive services and social barriers (UDHS, 2022).

The unfinished SRHR agenda is no longer simply about bringing services to people; it is about ensuring that every person can access quality information and care, exercise informed reproductive choices, and achieve those choices without discrimination, coercion or preventable harm.

> "The unfinished SRHR is about ensuring that every person can access quality information and care, exercise informed reproductive choices."

For Rotary, these realities present not only a challenge, but an extraordinary opportunity for Service Above Self.

Our response can move beyond addressing immediate health needs toward creating conditions in which women, girls, adolescents and families can access accurate information, quality and respectful care, make informed decisions, and pursue their aspirations with dignity.

By supporting community awareness, strengthening referral and health systems, promoting adolescent-responsive services, partnering with health professionals and institutions, and investing in sustainable community solutions, Rotarians can help transform SRHR from a story of unmet need into a story of possibility.

The question before us is therefore not simply what services we can provide, but what future becomes possible when every person has the knowledge, opportunity and agency to make healthy reproductive choices.





Sink or Swim: The Survival Rules Every Ugandan SACCO Must Learn

BY **RTN FRED AHIMBISIBWE**

Across Uganda's trading centres and rural parishes, the Savings and Credit Cooperative (SACCO) remain one of the most trusted doors to formal finance for people whom the commercial banking sector still finds too risky to serve.

But trust alone does not keep an institution alive. Behind every SACCO's promise of "member-owned, member-used" finance lies a harder question: can it actually sustain itself?

SACCOs serve what practitioners call "the bottom of the pyramid" clients that conventional banks bypass because reaching them costs too much.

Without cheap funding, SACCOs lean on expensive debt, even as pressure mounts to keep interest rates low.

High costs on one side, resistance to price increases on the other: it is a painful squeeze, and it is forcing boards to confront how they control costs, govern themselves, and raise resources.



Photo Credit: Nexus Media

The Cost of Doing Good

SACCOs exist for a social purpose, to improve members' economic and social conditions through collective action. But good intentions do not pay salaries.

> "Simply raising interest rates to cover inefficiency is a road now closed to SACCOs, both politically and competitively."

Every SACCO, however community-rooted, must be run like a business to survive.

That means cost control is not optional; it is existential: tight monitoring of staff productivity and caseloads; outsourcing non-core work such as insurance, debt recovery and recruitment; leaning on mobile banking and third-party ATM linkages; recognising bad loans early and provisioning for them; and costing every product on evidence, not guesswork.

Simply raising interest rates to cover inefficiency is a road now closed to SACCOs, both politically and competitively.

Five Pillars, One Weak Link

Sustainability rests on five interlocking elements: governance, staff, products, information systems, and financial management. Weakness in any one undoes strength in the others.

"Staff who cannot articulate the organisation's vision cannot manage resources to achieve it."

Governance is destiny.

The people who govern and manage a SACCO determine whether it thrives or collapses. A committee needs skills in banking, finance and cooperative law, and must uphold two duties: loyalty, acting in the SACCO's interest, free of outside influence, and care, staying genuinely informed through transparent reporting and independent audits.

Staff must believe in the mission.

Staff must be capable, motivated, and able to articulate the SACCO's vision or they cannot manage its resources toward it.

Products must earn their keep. Services must match member needs at low cost and high efficiency — the twin conditions for viability and real outreach to the poor.

Information is oxygen.

Timely, accurate data on the loan portfolio is often the single biggest determinant of growth. A good information system lets managers act before problems metastasise.

Risk control ties it together.

Assets, liabilities, liquidity and delinquency all demand internal controls robust enough to guard against fraud and credit risk, the everyday hazards of handling other people's money.

The discipline behind all five shows up in the numbers: productivity and efficiency ratios, portfolio yield, and above all, Operational and Financial Self-Sufficiency, the benchmark that answers the question every board should ask: are we covering our own costs, or quietly dependent on subsidy? A SACCO that cannot answer with real figures is flying blind.



> "Simply raising interest rates to cover inefficiency is a road now closed to SACCOs, both politically and competitively."

Resource Mobilisation Is Asking, Not Begging

Too many SACCOs default to a narrow menu: entrance fees, ledger fees, loan processing fees, retained earnings, commercial debt, donor funding, each limited, expensive, or increasingly scarce.

A balanced strategy raises resources for today, tomorrow, and the future, drawing on non-financial resources, skilled volunteers, in-kind support, services the SACCO would otherwise pay for, as well as money.

"Resource mobilisation is asking, it is not begging, and it is people helping people."

The ask itself works best carried by a compelling case: one that catches the eye, warms the heart, and stirs the mind, with a realistic picture of the future and a genuine sense of urgency — brevity beats a long list of needs every time.

Beyond that lie special events, membership drives, cause-related sponsorships, and even deferred giving such as endowments and bequests — tools aimed at the SACCO's future, not just its next quarter.

Partnership, Not Charity

SACCOs that endure build partnerships with banks, NGOs and donor agencies anchored in a vision compatible with their partners' own objectives, investing in institutional capacity, not just disbursing credit.

A funding relationship tied to the SACCO's own business plan, not donor convenience, is what sustains accountability on both sides.

The Bottom Line

Sustainability is not a milestone reached once and forgotten. It is a continuous discipline of controlling costs, measuring performance honestly, governing with integrity, and mobilising resources with courage, for today, tomorrow, and the members not yet born who will depend on the institutions built well now.

As the movement's own rallying cry has it: All for one, one for all. The philosophy has never been in doubt. The discipline to make it sustainable is where the real work lies.

The Writer is a Strategy, Governance and Resource Mobilisation Specialist



REGISTRATION RATES

CATEGORY	17-21 SEP 2026	22 SEP 2026 - 31 MAR 2027	1 APR-30 JUNE 2027
AGE 31+	US$595	US$795	US$895
AGE 30 OR UNDER	US$250	US$350	US$400
AGE 5-18	US$20	US$30	US$40
UNDER AGE 5	FREE	FREE	FREE
SATURDAY, HOUSE OF FRIENDSHIP ONLY	US$60	US$60	US$100

MD Farouk Busuulwa
D9214 Chair 2027 RI Convention

PP Pauline Wantate
D9213 Chair 2027 RI Convention

District 9213 Sets Out New Guidelines for Allocation of DDF in Rotary Year 2026/2027

BY **RTN SYLVIA NANKYA**

The District 9213 District Rotary Foundation Committee has issued new guidelines governing the allocation and utilisation of District Designated Funds (DDF) for the 2026/2027 Rotary Year, with emphasis on transparency, equitable access, accountability and greater impact from Foundation resources.

The guidelines indicate that District 9213 begins the Rotary Year with US$311,764.70 in DDF carried forward, of which US$12,000 has already been tagged to project funding and another US$16,500 committed to Global Grants submitted to The Rotary Foundation but awaiting approval.This leaves US$283,264.70 in uncommitted DDF available.

> "The guidelines indicate that District 9213 begins the Rotary Year with US$311,764.70 in DDF carried forward."

Under the new framework, DDF is to be distributed fairly and transparently, subject to availability and compliance with Rotary Foundation requirements.



The District is also encouraging clubs to increase contributions to The Rotary Foundation, particularly the Annual Fund, noting that current giving contributes to future DDF capacity.

At the same time, the guidelines seek to prevent DDF from being concentrated among a small number of clubs.

Collaboration between Rotary clubs, Rotaract clubs, international partners and other eligible partners is encouraged where it can increase the scale, ownership, sustainability and impact of projects.

Clubs Must Meet Eligibility and Reporting Requirements

Only duly qualified clubs will be eligible for DDF allocations.

A club with an overdue grant report will not qualify for a new allocation until the outstanding reporting requirement has been resolved.

Clubs must also remain in good standing when DDF is requested, reserved and released.

Applications and financing plans are expected to be complete, accurate and consistent with applicable grant requirements, with incomplete submissions subject to clarification before a decision is made.



US$35,000 reserved for Rotaract

One of the notable provisions is the ring-fencing of up to US$35,000 for Rotaract District Grants during the 2026/2027 Rotary Year.

The allocation is intended to support at least 14 meaningful and impactful Rotaract projects.

Rotaract clubs must meet applicable qualification requirements and have no outstanding grant reports or unresolved accountability matters.

Projects jointly developed and implemented by two or more Rotaract clubs will receive priority where collaboration demonstrates greater scale, efficiency, reach or sustainability. Meaningful Rotary-Rotaract partnerships are also strongly encouraged.

Rotaract clubs have until 30 November 2026 to submit applications. Complete applications will be considered in the order received, subject to eligibility, quality, collaboration, available DDF and the District

Grants Committee's assessment of readiness for implementation.

No DDF allocation to PolioPlus

The guidelines state that no allocation from the currently available DDF will be made to PolioPlus during the 2026/2027 Rotary Year.

For Vocational Training Teams, however, the District may contribute up to US$2,000 toward a stand-alone VTT initiated by an international partner where District 9213 is invited to participate. VTTs incorporated into eligible Global Grants may continue to receive DDF support under the Global Grant provisions.

Global Grants tied to club contributions

For Global Grants, the District will use DDF to match qualifying cash contributions from the applicant club or participating District 9213 Rotary clubs on a 1:1 basis, subject to the applicable maximum DDF allocation. For example, a club seeking US$5,000 in DDF must provide at least US$5,000 in qualifying club cash contribution.



The minimum qualifying club contribution required to attract DDF support is US$1,000. Contributions from international partners, other Rotary districts or external partners may strengthen a project's financing plan, but they do not replace the required contribution from the District 9213 club or clubs.

A further safeguard is a US$15,000 cumulative ceiling per Rotary club during the Rotary Year, regardless of how many Global Grants the club participates in. A higher allocation can only be considered through the special-request mechanism provided in the guidelines.

Clubs Are Given 90 Days to Activate Reserved DDF

Before requesting DDF, clubs are expected to share their proposed Global Grant financing plan with the District Grants Committee.

A formal request must then be submitted by the Club President to the District Grants Chair, Rtn. Emmy Kwesiga, providing details including the grant title, total grant value, club contribution, DDF requested, participating clubs and the status of the Global Grant application.

If approved, the district will issue written confirmation stating the amount reserved and the validity period. The club must then proceed with its Global Grant application to The Rotary Foundation.

Reserved DDF will normally remain valid for 90 days from the date of written confirmation. If the Global Grant application has not been submitted to The Rotary Foundation within that period, the district may return the reserved funds to the uncommitted pool for use by other grant-ready clubs.

Clubs can request an extension before the reservation expires, provided they explain the delay, demonstrate progress and give a realistic submission date.

Priority Where Demand Exceeds Available Funds

If eligible requests exceed available DDF, the District may consider several factors, including when a complete request was received, club qualification and reporting compliance, the club's financial participation and project ownership, its sustained support for The Rotary Foundation, grant readiness, collaboration, project reach and sustainability, international partnerships, and the amount of DDF already allocated to the club.

The District will also consider the need to preserve equitable access to DDF across District 9213.



> "Before requesting DDF, clubs are expected to share their proposed Global Grant financing plan with the District Grants Committee."

Clubs may submit special requests when the standard limits would materially constrain a well-developed grant opportunity.

Such requests will be considered case by case, taking into account the overall availability of DDF and fair access for other clubs. Any approved exception must be documented in writing.

Stronger stewardship expected

Clubs receiving DDF will be required to comply with Rotary Foundation and District requirements on stewardship, financial management, reporting and record retention.

The guidelines conclude by urging clubs to strengthen their Foundation giving, develop quality grant concepts early and fast-track applications so that available DDF is translated into timely, sustainable and measurable service impact during the 2026/2027 Rotary Year.



Who visited us last week?

Rotarians

- **PAG Jimmy Serugo** - Rotary Club of Kampala
- **Rtn Ronald Kawaddwa** - Rotary Club of Kasangati
- **Rtn Simon Peter Mwesigye** - RC Naalya States

Rotaractors

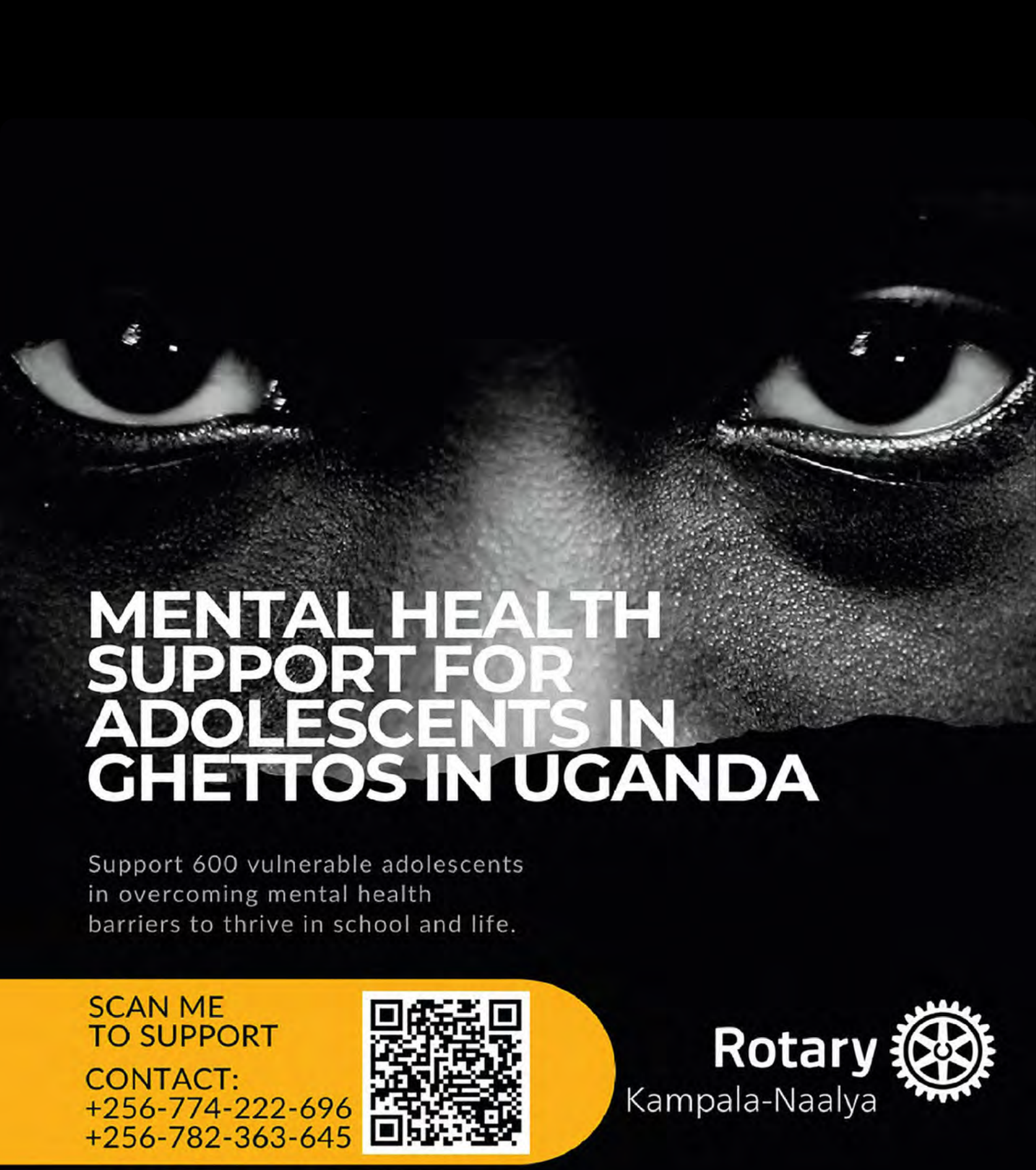
- **Rct Muyobyo Hassan** - Rotaract Club of Kampala Central
- **Rct Basiima Lamulah** - Rotaract Club of Bugolobi
- **Rct Nansereko Zulfah** - Rotaract Club of Bugolobi

Guests

- **Nakiwala Sanyu**



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ELDER'S EYE

Incorporating Climate Change into Basic Education and Literacy Interventions

BY **PP GODFREY OKELLO-OMODING**

Climate change is real. It is here with us. It is about the extremes of weather- the frequency and intensity of extreme weather events such as floods, droughts, storms, temperatures, lightning, and wildfires. We need to incorporate, or at least be mindful of, these extremes in planning, in designing, and in whatever intervention we carry out for basic education and literacy.

> "Where education is seen as an avenue for enlightening and ending poverty in communities, climate change has reverse effects."

We should not lag because the lasting impact we inspire to achieve may not be realised. Actually, in some interventions, it may completely be washed off or not put into use.

This is why the links in Rotary's own priorities matter. Rotary International has held basic education and literacy as one of its areas of focus for a long time, and in 2020, it added the environment as its seventh area of focus. The two now belong together: a classroom that cannot withstand the flood, or a school where children cannot learn in the heat, is an investment the climate can take away.

These extremes disrupt the delivery of education services and the learning environment. They cause events that damage school infrastructure, force prolonged school closures, and trigger learning losses. Floods and storms destroy classrooms, roads and bridges, affecting access to schools. Extremely high classroom temperatures inhibit pupils' concentration and cognitive function.

Strong winds regularly blow the iron-sheet roofs off classroom blocks, and lightning, of which the Lake Victoria region records some of the highest rates in the world, has repeatedly struck schools without lightning arresters, killing and injuring pupils and teachers. Many of our classrooms, with uninsulated iron roofs, no ceilings and little ventilation, become ovens by midday.

As any teacher or parent knows, the disruption begins well before a school closes. A flooded route makes the journey unsafe, while water shortages, illness or a lost harvest reduce attendance and the time a child has for reading at home.

The questions for every education intervention are therefore simple: can pupils reach school, can they stay healthy, and can they keep practising basic literacy and numeracy during and after a climate shock?



Droughts and erratic rainfall harm household livelihoods and agricultural income, forcing families to pull children out of school. They come to work or handle domestic chores, disproportionately affecting girls. Climate-induced displacement forces thousands of pupils from their homes, and they :end up in displacement or resettlement camps.

These events are not mere stories. We have seen and/or read about them in Rwenzori, Elgon and Karamoja regions, where they have been severe and widely reported nearly annually. Yours truly, part of his work has taken him to these regions, witnessing them first-hand, face to face with the misery they bring to the affected souls.

Where education is seen as an avenue for enlightening and ending poverty in communities, climate change has reverse effects. It causes disruptions in learning, causing learning losses. It causes and accelerates dropouts and negative long-term educational outcome impacts.

Schools get closed for prolonged periods due to infrastructure vulnerability and the use of school infrastructure as emergency shelters. These, we see, read and/or have seen in Budada and Kasese Districts in recent times.

Actually, it has become an annual event. Schools turned into places for emergency resettlements, and some people resettled away from their homes, causing a lot of days of learning loss. Just imagine the children caught in these displacements! Schooling ceases to be the priority. It is saving lives first.

The roads and bridges cut off in these events are the same ones children use to walk through to school.

In the mountain districts of Rwenzori and Elgon, retreating glaciers, flash floods and

landslides mean that where a school is located matters as much as how it is built.

Rising temperatures inhibit learning. Some schools shorten the daytime of learning, causing learning losses. High temperatures, when prolonged, are closely associated with drought. Drought-prone regions like Karamoja suffer severe food shortages, leaving communities as a whole vulnerable and children's learning severely affected.

In such a situation, high learning losses are experienced. A hungry child cannot concentrate, and a hungry household is more likely to keep a child at home to herd, fetch water or search for food. Unfortunately, though, an increasing number of districts are getting affected by drought, affecting the socio-economic lives of communities. Schooling naturally gets affected, resulting in learning losses.



Katindo suspended bridge in Katindo Village, River Mubuku in Kasese District



Rotarians, what does this look like in practice for our clubs?

Rotary Foundation global grants already require a community assessment and a plan for sustainability. Climate risk should now be a standard part of both: before a club builds, equips or supports a school, it should ask which hazards the area faces, how often, and how the project will withstand them.

Under Uganda's National Climate Change Act (2021), districts are expected to mainstream climate change into their plans, so clubs can build on this work rather than start from scratch.

Additionally, Rotarians can do the following: climate-proof the classrooms we build; provide ways of keeping children learning and fed through shocks; support preparation of school leaders, teachers and learners for climate shocks; provide climate literacy; take part in advocacy, partnering and measuring impact; and start these with the schools we already support.

> "...be reminded that climate change is here today, tomorrow and in future, affecting lives, especially the already vulnerable communities."

What is clear to all of us from what we have seen and/or read, climate change affects learning, school enrolment, and the prospects of pupils and students.

Climate change shocks harm the quality of service delivery and classroom environment, increase school closures, destroy school infrastructure and extend the length of those school closures through the use of schools as emergency centres.

Yes, we have all seen and/or read what climate change imposes: economic shocks, food insecurity, health shocks, conflicts, migration, and displacement.

These shocks directly affect the attainment of basic education and literacy. They affect learners' readiness to learn, diminish demand for schooling due to household coping mechanisms, and disrupt education services due to displacement and conflict.

Health shocks deserve particular mention: warmer and wetter conditions extend the reach of malaria. Every bout of malaria means days of school missed. Our actions today should be directed to mitigation, such as tree planting and clean energy for schools, while supporting resilience.

As we come to the end of the month of basic education and literacy, be reminded that climate change is here today, tomorrow and in future, affecting lives, especially the already vulnerable communities.

Your action(s) now may be the lasting impact we are missing! Every classroom a Rotary club builds this year should still be standing, and teaching should still be carried out in it, in the climate of 2050.

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OUT TO LUNCH

Corporate Farmers, Side Hustlers Must Pay "School Fees" to Succeed

BY **RTN DENIS JJUUKO**

Over the weekend, a video surfaced online of a Kenyan who grew watermelons, looked for buyers, loaded them onto a truck to the city, failed to sell them, stored them, and they fermented overnight. The video went viral largely because many Ugandans, especially those who hold day jobs in corporate bodies, could relate.

Known as 'corporate farmers' and under pressure to have a side hustle, many start businesses such as farming.

These ventures, small gardens or even large farms, salons, clothing shops (known as boutiques), bufundas (small bars), grocery shops (labelled supermarkets), and restaurants, among others, are everywhere. One in Uganda must be seen to be doing a side hustle business, or they are considered failures.

There is a historical perspective to it. In the 1990s, many civil servants were retrenched and had no jobs.

Kids saw how their parents or guardians, without any other income, suffered and swore not to suffer the same fate. In order to avoid those missteps, many decided to be different. Those who survived retrenchment saw their mothers open grocery shops at universities or doctors' villages to supplement the family income.

> "Those who survived retrenchment saw their mothers open grocery shops at universities or doctors' villages to supplement the family income."

Today, many people are driven to start farming. Favourable weather patterns, abundant arable land, a growing population, affordable labour, etc. On paper and indeed, like for most businesses, it is all rosy.

It doesn't, however, take long before stories start springing up on social media platforms. Grown something and got nothing out, the platform is available to broadcast. But for many, the desire for a side hustle is hard to contain.

In order to be different from their parents and grandparents, today's side hustlers tend to think differently.

Like the Kenyan watermelon man, if you harvest a sizeable number of them, hire a truck and take them to the market yourself, you would cut out the middlemen and make



Photo Credit: World Bank

significant returns rather than if you sold them at the farm. Without much research or due diligence, the corporate farmer arrives at the market, and everyone laughs at them. Nobody is willing to buy.



There is a story of a man in a suburb just outside Kampala known as Muvunza. The story goes that he one day arrived in Kampala with a truckful of matooke from his garden.

He moved around several markets in Kampala, and they were giving him peanuts per bunch. He decided to offload the matooke at his home and watch them rot. The locals nicknamed him Muvunza (the one who lets stuff rot). Many corporate farmers or side hustlers are Muvunzas.

If they are not letting matooke rot in their compound, they are throwing money after money into ventures that are not sustainable or profitable. High rents, taxes, a small customer base and many other hindrances don't enable them to make a profit. Sometimes they don't know because the salaries at their formal jobs cushion them from these losses. It is when they start running these businesses full-time that they realise that the ventures were sinkholes.

The main challenge for most hustlers is lack of experience or giving up before they have paid what Ugandans call "school fees." For every venture, it will take time for the entrepreneur to crack it.

To establish a network of clients or to be known for doing something requires time. If watermelons are your thing, the traders in Nakasero, Nakawa or Kalerwe markets won't know you if you deliver once and even on the wrong day. They already have their suppliers.

So, you will need to court them over time. They aren't going to abandon guys they have been dealing with for the last 10 years just because you have shown up with a truck of watermelons or tomatoes. Maybe you even arrived when they stocked up a day before. You convince them one by one over a period of time.

> "Those who succeed do it over time. Some seasons they make profits. Other seasons they make losses."

If you are to do farming and you do it for one season, there is no way you are going to succeed. Those who succeed do it over time. Some seasons they make profits. Other seasons they make losses.

Once they gain experience, they can then stabilise and be able to predict their incomes. By this time, the "school fees" paid have started to provide a return on investment.

Networks have been established That is how traders in the Kampala markets start to call and place orders before even the seller arrives.

That is how credit lines are established. That basically means that there is no excuse for experience.

The writer is a communication and visibility consultant. djjuuko@gmail.com



Photo Credit: World Vision International



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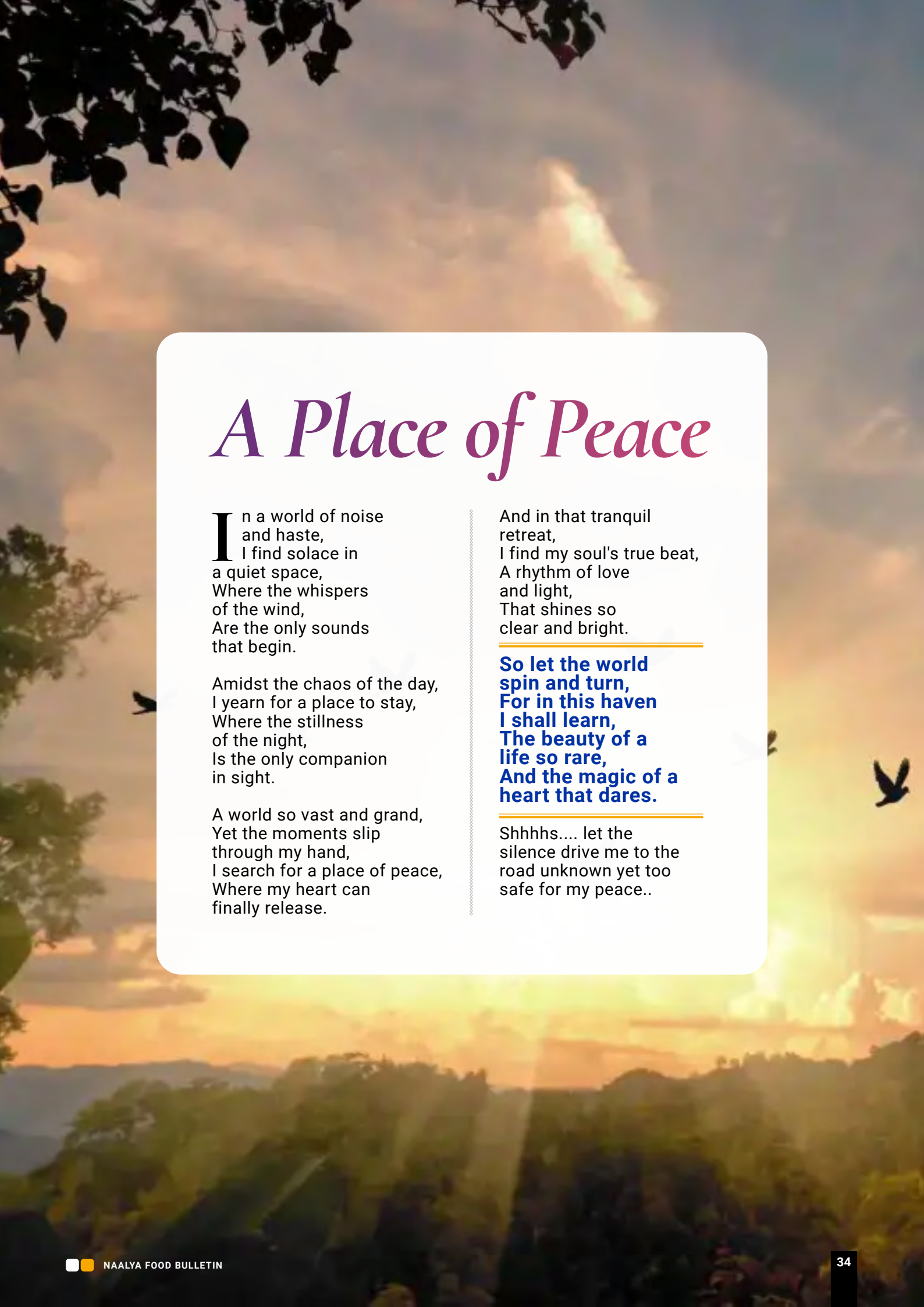
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and haste,
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a quiet space,
Where the whispers
of the wind,
Are the only sounds
that begin.

Amidst the chaos of the day,
I yearn for a place to stay,
Where the stillness
of the night,
Is the only companion
in sight.

A world so vast and grand,
Yet the moments slip
through my hand,
I search for a place of peace,
Where my heart can
finally release.

And in that tranquil
retreat,
I find my soul's true beat,
A rhythm of love
and light,
That shines so
clear and bright.

**So let the world
spin and turn,
For in this haven
I shall learn,
The beauty of a
life so rare,
And the magic of a
heart that dares.**

Shhhhs.... let the
silence drive me to the
road unknown yet too
safe for my peace..

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