Naalya Food 17th September 2024

Bulletin





Issue 12 | 2024



Inside This Issue

www.rotarykampalanaalya.org





What do you want to become?



OutToLunch: Financial literacy & coffee exports

EDITOR'S NOTE



Dear Friends,

s we continued to reflect on the theme for this month, I appeal to you to narrow your reflection on your participation in Basic Education and Literacy.

There are many ways that Rotarians can assist communities. For instance, helping one learn a new language or develop functional literacy skills, can make a huge difference in people's lives. Not all projects have to use large amounts of funds.

This Tuesday, our very own Rtn. Fathila Nanozi will be taking us through the topic- Scope of BELEP: Bandera School Program.

I thank Club members who have individually taken further steps to support this program.

The International Day of Peace ("Peace Day") is observed around the world each year on 21 September. The theme this year is "Cultivating a Culture of Peace" which is one of the most important RI areas of focus.

Let us all create Peace every day!

Keno Lillian - Bulletin Officer

Editorial Design by:

CHUNZI Technologies

DESIGN | DATA | INNOVATION - www.chunzi.cloud



Feedback

We'd love to hear from you about any of our stories this year 2024. Contact the Bulletin Officer: +256 782 601 009 or Email rcklanalyafoodbulletin@gmail.com or tap on the buttons below

Tap to send a WhatsApp

Tap to visit the Club Website 1

President's Message

RTN SYLVIA JAGWE OWACHI Club President 2024-2025



Dear Rotarians and Friends,

he month of September is the month of Basic Education and Literacy with a goal of improving the literacy for children and adults. The form of literacy has evolved beyond the basic reading and writing to include other aspects such as digital literacy.

The world we live in has become so digital and the pace at which it is moving is so fast. New technologies from Social media, Digital financial services, Artificial intelligence have emerged and the speed of change is getting faster.

Digital skills are now a must have for everyone. However sadly the rate of financial crime is increasing especially in the digital era.

In our meeting last week, we had presentation by Rtn Bernard Arinaitwe who broke it down so well from the level of financial fraud happening in the world and in Uganda today. This is driven mainly by organized criminal's cyber-attacks, social engineering and identity theft. It is therefore critical that as we embrace digital solutions in our businesses and personal lives we are also keen to understand and mitigate the risks that come with it.

In line with the month's Rotary theme in this week's meeting one of our members **Rtn Fadhila Nanozi** will be talking about the Scope of the Basic Education and Literacy Enhancement Programme (BELEP) in the Bandera School Programme. The story of this project is amazing and was featured in our last week's bulletin. What started off as an initiative to support the less privileged children of farmers in Kamuli through skilling by teaching them the art of making craft shoes and bar soap has evolved into a partnership with Bandera School Programme

to support the children through education. There has been a steady rise in student enrolment to 203 students however only 25 are supported financially.

This year is themed the "Magic of Rotary" and as Rotary International President Elect Stephanie Urchick said "The True magic of Rotary lies in the everyday acts of Kindness,

compassion and service that define who we are as Rotarians."

Please join us and see how you can support this initiative.

Happy reading and Be Blessed!



The story of the BELEP is amazing and was featured in our last week's bulletin.



+ OF YOUR TEETH **+**



Clean between your teeth once a day with floss or interdental cleaners.



Eat healthy foods. Limit snacks and drinks that are high in sugar.



Visit your dentist regularly for professional cleanings and checkups.



If you smoke, quit.
Smoking stains
your teeth and
increases your risk
for gum disease,
tooth decay, and
oral cancer.

Human parent can surely be smarter than a wild bird!



BY RTN JOACHIM BUWEMBO

r ou might have seen that silly but clever meme of a hen determinedly flirting with a disinterested cock, depicting the school fees and requirements stress that hits Ugandans parents at this time as schools open. While it elicits laughter, it should provoke serious thought about the financing of education. But even more important is the need to ensure that the young should grow up financially literate, unlike their parents some of whom excelled in academics but never learnt to plan and use that item that will be with them all their lives - money.

How you master money or how money masters you will determine whether you will lead a comfortable or miserable life respectively. A boringly obvious statement, but surprisingly which, though

everyone knows, few seem to live by it.

In the territory covered by district 9213 where food literally grows wild, no one should be allowed to exercise the right to be poor. Why? Because when food is assured, all that you earn should be able to make you comfortable. But this is rarely the case. In the matter of child support related stress, let us see what we can do with our little money before we say "gavumenti etuyambe".

Although many, or even most of the children are conceived as an accident, none is born by surprise. There is a whole nine months between the pleasurable conception and birth which too, should be the start of a joyful experience to last decades. In those nine months, a human being should at least be as smart as a bird that starts making the nest in which the eggs will be laid, hatched and the young ones raised until they can go out and fend for themselves.

If there is a Rotarian who cannot spare a thousand shillings (\$0.37) a day for securing their child's future of, then s/he can stop reading at this stage.

Good. Now let us continue with those who can spare ugx1k/day for their precious offspring. Once you determine that you are or your lady is pregnant, and you set aside sh1k per day starting from that wonderful day when conception must

have occurred, on the day joyful bundle arrives there should be Ugx 270,000 waiting for it. If you exercised your right and picked the free mama kit that should be available for every mother before delivery, the money should be enough, barring an emergency, to handle stuff and save yourself the indignity of begging for small loans because of a new baby that you knew was on the way.

Pause! In case you are done with child bearing, child raring does not stop. You can take on an unfortunate baby either legally or just financially using a 1k/day donation.

After the baby is born into this not-so-kind world, the practice of saving 1k/per day can continue. It shouldn't be spent along the way, but put into bonds or unit trust. By the time your child starts tertiary education after 20 years, they should have about ugx 30 million which they can use to pay for their college in or out of the country. They can also invest it in business, with you guidance of course.

Your child may be already ten years of age. It just means spare 2k/day, and you'll be there. Let us not talk of planned kids when we mean unplanned kids. If a bird can do it, so can you!

Happy financial parenting!



OPERATING HOURS

MONDAY 8.00am - 8.00pm

TUESDAY 8.00am - 5.00pm

WEDNESDAY 800am - 8.00pm

THURSDAY 8.00am - 5.00pm

FRIDAY 8.00am - 8.00pm

SATURDAY 9.00am - 5.00pm

SUNDAY 9.00am - 5.00pm

What do you want to Become in Rotary



BY IPP GODFREY OKELLO **OMODING** Club Training Facilitator

t is a good feeling to be a Rotarian regardless of your level of commitment. However, it is very important, Don't exhibit ignorance of the basics of the organization you belong to. Sometimes, as

the real issue becomes your resistance to changes you

you join Rotary,

ought to go through. These changes determine what you become in the process.

The critical thing to look out is what you want to become in Rotary. Rotary avails you opportunities to see life in different dimensions and perspectives; involuntarily extracting your commitment. Through extracting commitment, you realize transformation and personal growth in different aspects. These come with you realizing importance of being in a group or among volunteers. It brings a sense of satisfaction. where and when life's challenges are met.

Life's challenges are met with knowledge that being human requires making steps to help others. It's not only your challenges that define you but challenges others face define you too. Therefore, to meet challenges which are beyond yours, it requires that you

undergo changes to become a kind of person to navigate through them. This is one call in rotary.

Your journey in rotary is one of transitioning day in and day out, yet it is also a journey of pursuing new passions or discovering new passions. So, in rotary, the journey is much more than reaching the end goal. It is a journey you

wish to strive towards

aspirations but it tests your resolve to help others and help differently. This keeps pushing you to grow!

Featured

In the course of your growth, you become proud to be involved in noble international and national causes. Whatever little you are contributing or will contribute, you become part of the drops. Each drop, no matter how small, contributes to your satisfaction and it counts.

This process to others is touching, while for others, it may feel unworthy. What is important to note is that the process is molding your character. You become cheerful actors who is more resilient, patient and wise.

Satisfaction in rotary comes when you learn to celebrate your progress along the way vis-vis dwelling in comparisons and titles. Let your journey in rotary be a journey of change. Such a journey is a powerful teacher.

It adds to your experience of richness of who you are; becoming or to become. It is a journey of extraordinary magic of simplicity, transformation, impactfulness, satisfaction, useful networks, and endless destinations of service above self.

as a leader, to grasp obligations of a Rotarian.

> Rotary avails you opportunities to see life in different dimensions and perspectives...



Meet our Speaker this Tuesday

RTN FATHILA NANOZI

Tathila Nanozi is a dedicated Educator and community development practitioner with over five years of experience in leadership and program management.

Currently, she serves as the Head of Programs at the **Community Women Enterprise Network (CWEN)**, where she is instrumental in empowering women and youth entrepreneurs through initiatives that focus on agriculture value addition and enterprise development.

In addition to her role at CWEN, Fathila is the Coordinator for the **Bandera School Program** under Bandera Farmers Network International. In this capacity, she oversees projects that connect rural farmers' communities to educational opportunities, impacting both students and families.

Fathila is also an active member of the **Rotary Club of Kampala Naalya**. During the Imagine year, she served as the Family of Rotary Officer, and in the Create Hope year, she took on the role of **Service Projects Director**.

A teacher by profession, Fathila brings a wealth of knowledge in both education and community development, with a passion for creating sustainable change in rural communities.

NAALYA FOOD BULLETIN





TOPIC

THE SCOPE OF BELEP:

Bandera School Program

Rtn Fathila Nanozi

Guest Speaker



NDERE CULTUTRAL CENTRE



RelaDental Smile for Miles



Takeaways from Last Week's Fellowship



BY RTN SYLVIA NANKYA

Last Tuesday, we heard from Rtn—Bernard **Arinaitwe about Financial** Crime in the Digital Era.

rom his talk, we learnt that financial crime is any activity that allows an individual or group to unlawfully gain financial assets (including money, securities, or other property). It typically involves either directly stealing from a person or institution or illegally changing or obscuring who owns an asset.

Financial crime is also referred to as "whitecollar crime" because it targets assets rather than people themselves, and so tends to be non-violent.

According to Berard, Financial crime in the digital age poses significant challenges to governments, financial institutions. and individuals. Thus, it becomes

The crime typically involves either directly stealing from a person or institution.

increasingly crucial to employ robust preventive measures and innovative strategies to combat this rising threat.

What is Considered a **Financial Crime?**

Financial crimes can be divided into one of two categories.

The first category is an entity generating economic benefits for themselves or others through deceptive or illicit practices. This can

include a business employee using privileged information to misappropriate some of the company's funds for their use.

Another example would be a criminal taking money or other assets from someone in exchange for a financial instrument (such as a check or money order) that turns out to be fake.

The second category is an entity committing a crime that sets them up to commit

another crime where they illegally gain a financial advantage or protect their financial benefits through dishonest or illegal methods. The most

recognizable form of the latter is money laundering: putting the proceeds of crime through a series of complex transactions to make them appear as if they came from a legitimate source. Another example is people using shell corporations or shell banks

> to store their money, obscuring who owns it and therefore helping them avoid paying taxes on it.

Common Types of Financial Crime

1. Identity Theft

While identity theft doesn't involve directly stealing financial assets, it's often considered a financial crime anyway. This is because it's typically used as a means of committing other financial crimes.

The goal is for a criminal to steal someone's private identity or account access credentials, and then use them to forge the person's authorization for transactions. This allows the criminal to illegally profit while the victim bears the costs.

A criminal can use many different methods for identity theft. A common one is phishing, where they trick victims into revealing their credentials with an enticing and/or urgent request—often appearing as if it came from a legitimate and authoritative source. They can also break

into online accounts to steal credentials or impersonate victims. Or they may simply purchase credentials exposed by data breaches from the black market.

2. Cybercrime

As more financial activity moves online, so too does financial crime. Fraudsters are turning to digital channels for stealing money and authorization credentials, exposing sensitive information, forging and counterfeiting financial assets, manipulating markets, and committing many different types of fraud.

Virtual currencies are proving to be especially popular tools for financial crime. Reasons for this include a current lack of financial regulations surrounding them, as well as most transactions being semi-anonymous. In addition, many virtual currencies have non-centralized administration on the blockchain, making transactions difficult to undo once recorded.

All of this has made virtual currencies ripe for schemes such as market manipulation, money laundering, terrorist financing, tax evasion, and other forms of fraud.

3. Fraud

Financial fraud crimes encompass any activities intended to gain or protect financial benefits through deceitful and unethical means. Fraud is a wide category that can include many of the other crimes on this list, such as impersonation, counterfeiting, identity theft, and falsifying business records.

4. Money Laundering

Money laundering is a financial crime that aims to cover up the source of the proceeds of crime. Its first objective is to sneak money generated through illegal activities into a

financial system (placement). Its second objective is to move that money around to build up a transaction history, giving it the appearance of legitimacy and making it difficult to trace back to its original criminal source (layering/ structuring). Its final objective is to return the money to criminals for them to spend without attracting attention from authorities (integration).

5. Terrorist Financing

Terrorist financing refers to entities providing financial assets to terrorists—both individuals and groups. They aim to help terrorists purchase weapons, supplies, and anything else they need to carry out attacks on innocent civilians.

The penalties for being caught aiding terrorists are very severe, so terrorist financing is somewhat akin to money laundering. That is, criminals wanting to finance terrorists have to use tricks to sneak assets into legitimate financial systems, then conceal where the money is coming from and going to.

6. Embezzlement

Embezzlement is when an entity is entrusted with—or given access to—funds to be used towards certain ends, with the entity then illicitly using that money for other purposes. They may transfer it to their accounts or those of another, creating fake invoices or receipts to try and cover their tracks. Embezzlement often occurs within organizations and can range from petty theft to multi-million dollar schemes.

7. Corruption and Bribery Corruption is when an entity in a position of power acts

outside of its mandate to unlawfully gain advantages including financial ones—for themselves or others. Corruption can involve embezzlement, and it can also involve bribery.

Bribery is the other side of corruption. It's when an entity illegally gives financial benefits to authorities in exchange for receiving preferential treatment in decisions affecting the public. An example is a company paying officials in a country to get them to allow it to operate there without needing to comply with all necessary regulatory obligations.

How Businesses Can Stop Financial Crime

Today, many criminals who commit financial fraud, launder money, and engage in terrorist financing are incredibly sophisticated and agile, allowing them to continue their criminal activity without detection.

For businesses to avoid exposure to these sorts of illegal actions, they must take pre-emptive actions, including investing in the infrastructure and systems needed to prevent and identify any kind of criminal activity.

Many of these financial crimes require cross-border transactions. Unfortunately, the current international financial network makes sophisticated criminal activity even more challenging to trace and prosecute. Money launderers leverage differences in regulations to move money between countries, clouding the trail.

Countries, therefore, need to deploy comprehensive regulations to enable financial institutions to help detect, investigate, and report suspicious activity.

Last week's club fellowship



NAALYA FOOD BULLETIN

Rotary Community Polio Education

Saturday 19th October is Rotary
Community Polio Education,
Mobilization and Immunization through
Club, Corridor and Zone activations.

Buy any Polio item and an amount will go towards the Polio Plus fund in your name.

Join the Polio Plus Society by paying and committing to pay USD 100 every year! This goes towards your TRF giving.

This year 2024 RI has a target to raise USD 50 Million for Polio, what will you contribute?

Our humble goal is to be all Polio Plus giving by every Rotarian giving at least USD 25 by June 2025 and every club giving a minimum of USD 1000.

Start giving today!







ANONYMOUS







A/C No. 3100083833, Centenary Bank, Mapeera Branch).



www.rotaryd9213.org | ryla92132025@gmail.com

+256782963777 | +256759113540





Najjera- Buwaate Rd, Kira +256 75 811 1409 +256 740 863 399 vipventuresItd@gmail.com

Financial literacy critical for farmers if Uganda is to increase coffee exports

BY RTN. DENIS JJUUKO



offee farmers are in a good place these days. Their good fortune is not abating any time soon with fair average quality prices for Robusta still selling above the Shs **13,000** mark a kilogram. In July, Uganda exported coffee worth more than USD 210 million. If this trend continues, Uganda will earn a whopping **USD2.5 billion** by the end of the financial year. There has never been a better time to be a coffee farmer.

But like all good things, there is a need to manage them. We recently heard a Member of Parliament from greater Masaka, a center of coffee growing in the country, crying out that prostitutes had invaded her area. The area is predominantly rural, where you would not easily expect to find them.

The MP said that some coffee farmers, mainly men, had even lost their lives to these

'invaders.' The ladies of the night wanted some of this coffee money and they were keen on getting it willy-nilly. It isn't just people peddling their flesh though responsible

for some of these deaths, thieves had also attacked some people who had just sold their coffee.

Although security agencies can easily deal with thieves, the challenge of how people manage their newly acquired wealth is always a challenge that needs to be addressed urgently.

In Kalangala, at the onset of oil palm growing, farmers faced similar challenges. So this isn't something that is new.

When the campaign to grow coffee in Buganda started in 2016, the fair average quality price for Robusta was Shs5,000 on average. It was

66

Farmers need to manage their money better so that they can use the opportunities.

considered
a good price
prompting
many people
to heed the
message
being offered
by the
Kingdom of
Buganda to
grow coffee
through

their *Mmwanyi Terimba* campaign. The price is almost three times now, beating any commercial forecasts that may have been used to push the campaign.

Although costs of inputs such as fertilizers and labour have increased over the last eight years, the money farmers are getting is still good. Many farmers are turning a profit. Even those who are not, when they sell their beans, they receive a substantial amount of money for their harvests.

Many such farmers have improved their lives. Better houses are being built. Others are changing the types of roofs on their houses and others



are expanding them. For many, school fees for their children won't be a bother anymore (even though some parents have reportedly stopped their children from attending school so they work as labourers). Some have diversified their incomes, starting wholesale and retail shops. And like many Ugandans, some farmers have built rentals to earn that passive income.

To ease their transport, they have bought bodas bodas and some pickup trucks. The infrastructure to dry the coffee has also improved.

Even with all those investments, coffee farmers are largely still cash liquid. And many lack the skills to manage 'huge' sums of money. That is why the MP I mentioned earlier was appealing that prostitutes that had invaded her constituency

be roughed up and sent back to the city, where they had come from.

That would not solve the problem though. The farmer can simply jump on their newly acquired Bajaj and drive to the city a few kilometres away and "misbehave." By the time they return to their farms, they would not have money to buy fertilizers and other inputs. The farms would then collapse.

It is not one way though. Women with increased incomes could also, like men, abandon their roles of being mothers and wives leading to broken families. However, these may not be as many as men since men overwhelmingly own the means of production.

Like all people experiencing a huge somewhat sudden surge in their incomes, there is a need to educate them on how to handle their newly acquired wealth. Financial literacy is largely lacking among some of the farmers yet there is no guarantee the prices will remain this high. The yields may also not always be high especially in these days of fluctuating weather patterns.

Farmers need to manage their money better so that they can use the opportunity of these prices to create lasting wealth not just for themselves but also for the generations after them.

The Uganda Coffee Development Authority could do this while partnering with other interested parties like the Kingdom of Buganda in the central region and financial institutions among others. The farmers can also collectively use the money to add value to coffee by owning milling plants, roasters or acquiring some of the assets in the coffee value chain

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



NAALYA FOOD BULLETIN

Our Opportunity is here

A Chance to Network with Like-minded Industry Experts at RAS

Expand your Entrepreneurialism Skills by Registering your Business to Exhibit

Book Your Table

- \$25 (RAS Registrants)
- \$38 (shared Table For registrants)
- \$63 (Non- Registrants)

Deadline: 31st October 2024*

Proof of Payment sent to Atite Prisca +256 705 789 194 (WhatsApp)

Have you paid yet to be part of Summit? https://convene.jjengo.com/rotary/conferences

RAS24UG







CALL FOR EXHIBITORS! THE ROTARACT BUSINESS POINT

- BUSINESS PITCHING
- PRODUCTS SALES
- SERVICES EXHIBITIONS
- INDUSTRY NETWORKING





BOOK YOUR TABLE

\$25 (RAS REGISTRANTS)

\$38 (SHARED TABLE FOR REGISTRANTS)

\$63 (NON-REGISTRANTS)

PAY THROUGH



Dollar Account

Acc. No: 3100110517

Acc. Name: Rotaract Africa Summit
Branch: Mapeera branch











RC Mbale













RC Nansana Metro





NAALYA FOOD BULLETIN



DISTRICT **GOVERNOR ANNE NKUTU**



September

DG's Official Visit to RC Makindye

5.00pm-8.00pm

September

DG's Official Visit to RC Kiwatule

5.00pm-8.30pm

September

DG's Official Visit to RC Ntinda Metropolitan

5.00pm-8.30pm

September

DG's Official Visit to RC Kawempe

5.00pm-8.30pm

September

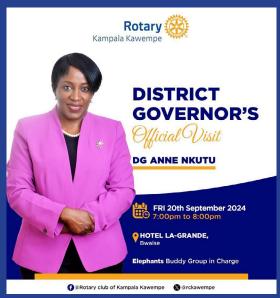
DG's Official Visit to RC Kyambogo Kampala

3.00pm-8.00pm



DG's Trail next week

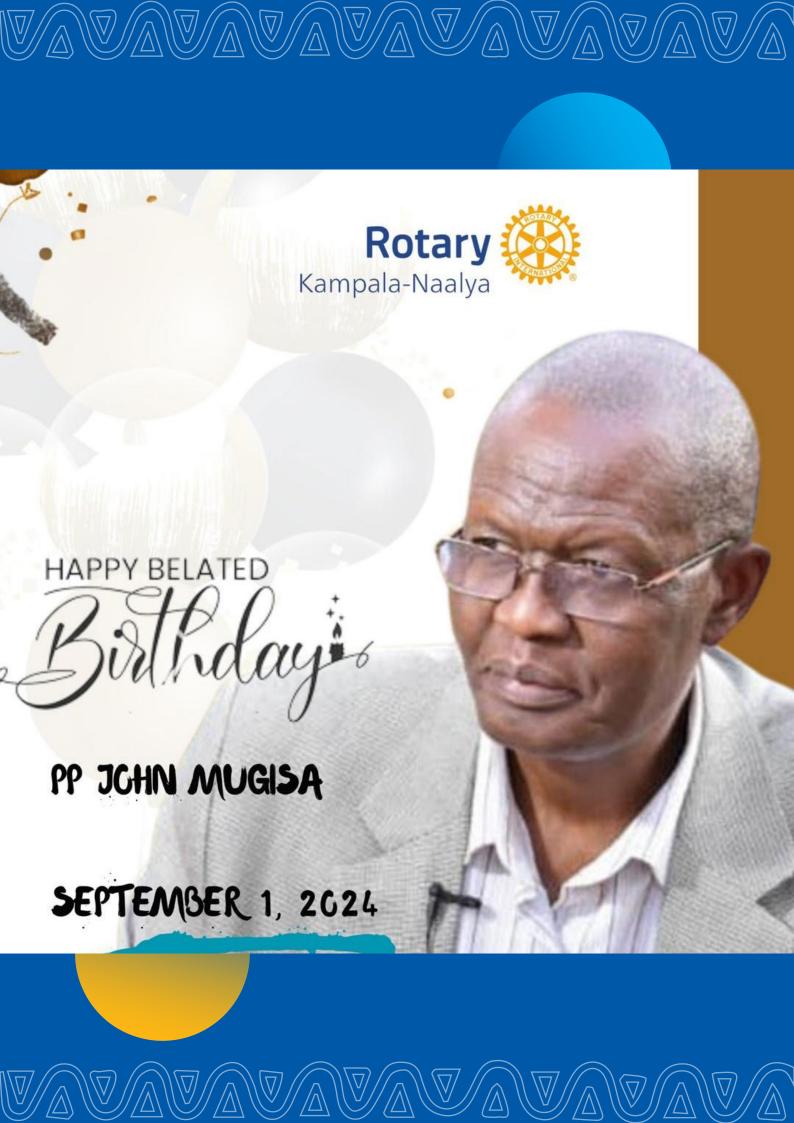












Family Matters



BY PASTOR RONNIE MUTEBI

Romans 4:19: And being not weak in faith, he considered not his own body now dead when he was about hundred years old, neither yet the deadness of Sarah's womb:

REFUSE TO CONSIDER

Life is defined by how we connect to the inner self for effectiveness on the outside. Faith demands that you refuse to consider the things that speak against the inner convictions at work in you.

It might be the doctor's report claiming that the disease you have has no known cure.

In Abraham's case, it was the biological affirmations of how frail his body had become and the deadness of Sarah's womb who was passed conception according to science.

These things clearly pointed out the fact that he and his wife were past the child-bearing age. But he made the choice not to focus on the external signs and scientific dictates but on God - inner conviction.

It might be the doctor's report claiming that the disease you have has no known cure. Refuse to consider it and the hindrance to your career or academic plans.

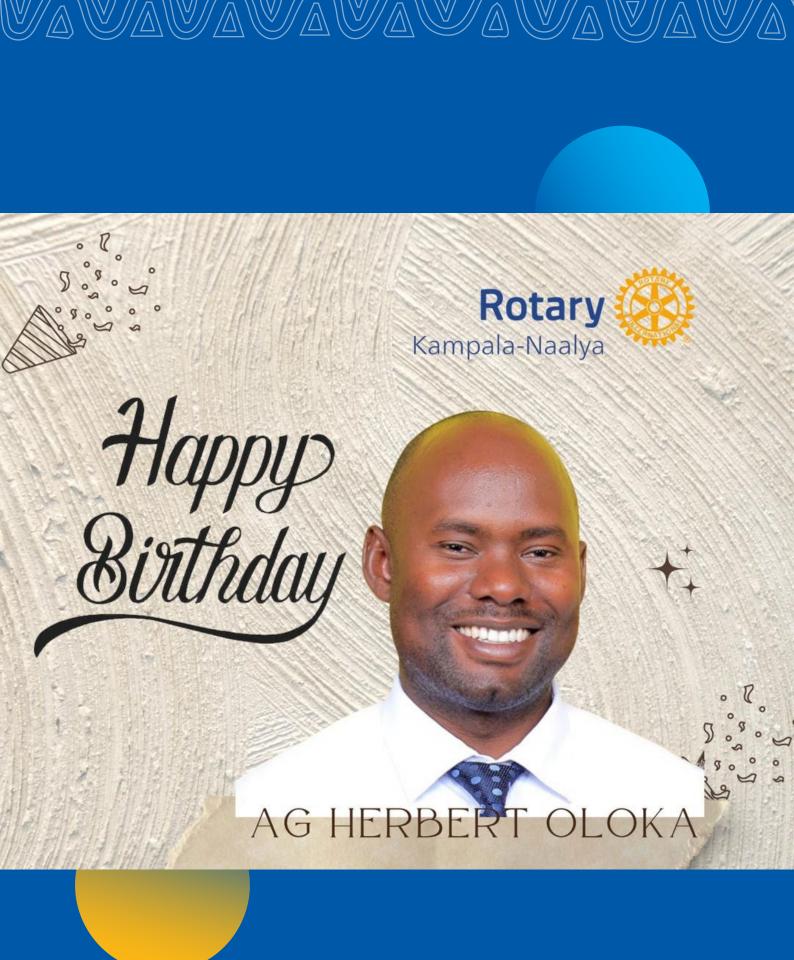
It might be your current bank balance, terribly bereft of enough digits to offset that loan and yet school fees and all academic requirements of the season are on your desk. Refuse to consider it as the reason why you cannot build your business or having your children in the best schools.

It might be your education background reminding you why you do not qualify for greatness or affluent positions. Refuse to consider.

God is bigger than all the 'justifiable' reasons for failure.

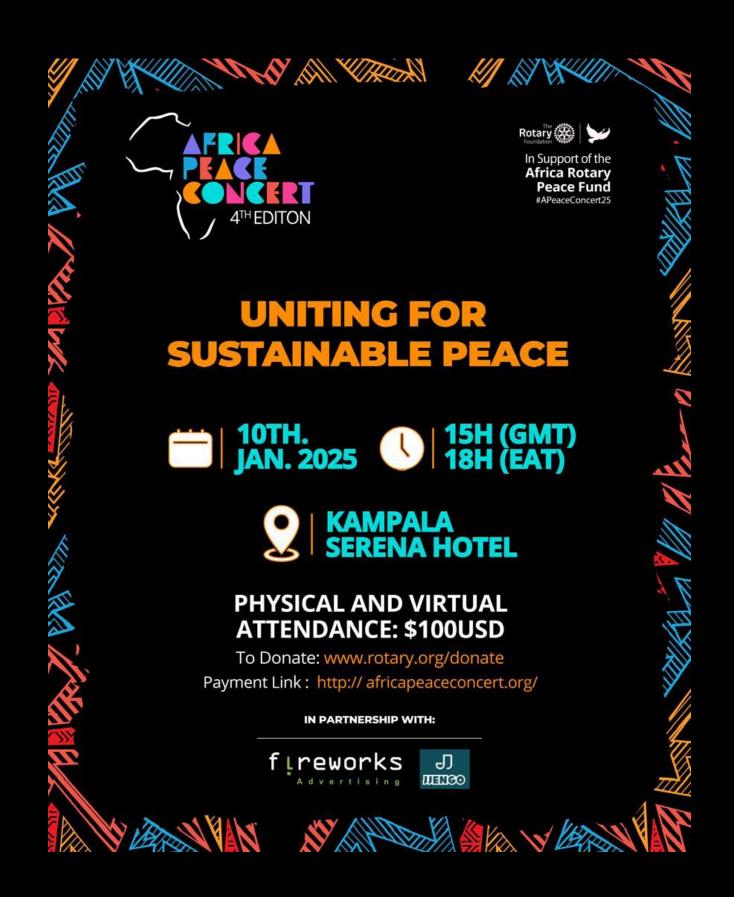
There is no obstacle He cannot surmount. Keep your eyes fixed on God who engineers that inner conviction of strength and not on why it may not work. God is faithful and is looking for a person who will simply REFUSE TO CONSIDER.

Take Home: God is bigger than all the 'justifiable' reasons for failure. There is no obstacle He cannot surmount. TRUST HIM.



NETWORK, HAVE FUN, AND SUPPORT SUSTAINABLE PEACE!

Secure your spot at the Rotary Peace Concert on January 10th, 2025. Register now. Simply click on https://africapeaceconcert.org/







Giving made easier



Choose your race

No amount is too small

Log on to 25by25.jjengo.com

Enter your email address and follow the prompts

You can donate multiple times

#25x25TRFRelay #GivingMadeEasy









MAGIC ALL AROUND

21-25 JUNE 2025 • CALGARY, CANADA
Register today at convention.rotary.org
#Rotary25









D9213 COMMUNITY SERVICES

TRAINING ON SERVICE **PROJECT CENTER**

AND DISSEMINATION OF RESULTS OF THE **COMMUNITY SERVICE PROJECTS SURVEY**

21st Sept

8am

Participants: Club Presidents, **Club Directors, Interested Rotarians** & Rotaractors

Facilitators: District Community Service Committee

venue:

Online Webinar

Rotary District 9213 🚹 🎯 💟 🛅





















ALL YOUR BESPOKE MERCHANDISE NEEDS IN ONE PLACE

Affordable Prices and So Much More!

uganda@rocketafrica.com www.rocketafrica.com TANZANIA|UGANDA|KENYA|RWANDA|SYCHELLES

+256 783 202014 / +256 700 869474

KATOGO BUDDY GROUP MEMBERS



Dr Francis Lakor



Enid Kabunga



Fathila Nanozi



Grace Mutungi



Herbert Oloka



Keno Lillian



Joachim Buwembo



Pamela Kawaddwa



Johnson Akanyijuka



Ruth Mugisha

WOULD YOU LIKE TO

JOIN OUR CLUB?

GET IN TOUCH WITH

OUR MEMBERSHIP DIRECTOR FOR GUIDANCE AND MENTORSHIP

E: RCKAMPALANAALYA@GMAIL.COM or CALL 0752 964 448

OUR CLUB MEETS EVERY TUESDAY AT 7-8PM

www.rotarykampalanaalya.org