

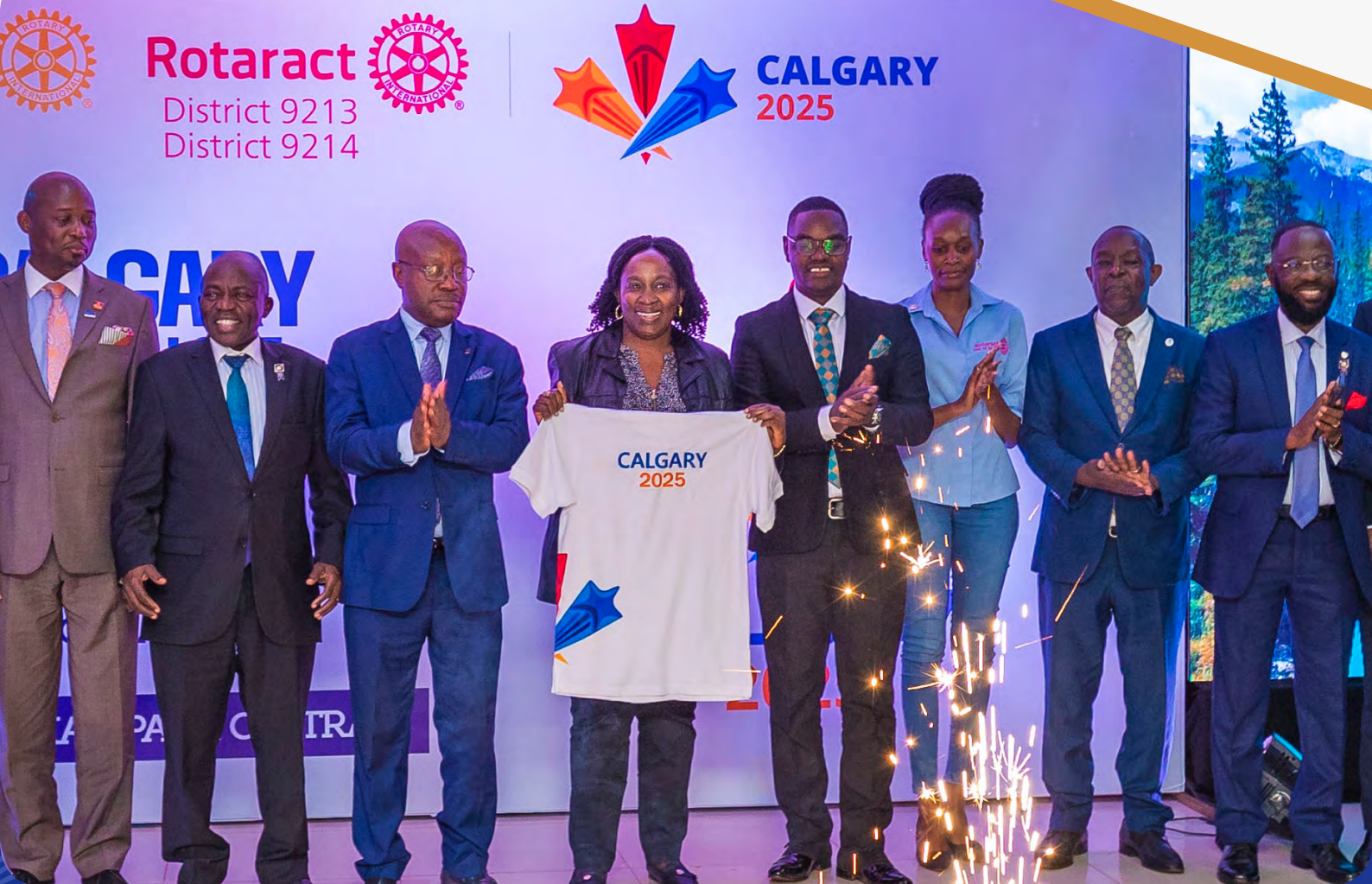
Naalya Food Bulletin

3rd December 2024

Rotary
Kampala - Naalya



Issue 23 | 2024



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EDITOR'S NOTE



Dear Reader,

Welcome to December, which is dedicated to one of the major themes of Our Rotary lives. This month's theme is **Disease Prevention and Treatment**.

In many cases the health and vitality of a person or community can be impaired by a preventable disease.

But through the several projects that are underway we can educate and equip communities to stop the spread of life-threatening diseases, setting an example for others to follow.

Our Speaker this Tuesday is Gloria Nakajja, a Procurement Officer at Davis and Shirtliff UG. The topic of discussion is **Nature's Path to Wellness: Exploring Alternative Solutions for Optimal Health**.

This issue is packed with interesting articles that we warmly invite you to read and share with other club members, friends and family.

Happy December!

Keno Lillian - Bulletin Officer

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VISUALS | ANALYTICS | STRATEGY



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



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Tap to visit the Club Website



President's Message

RTN SYLVIA JAGWE OWACHI
Club President 2024-2025



Dear Rotarians and Friends,

We closed the month of November with a joint fun fellowship with the Rotaract Club of Kampala Naalya at Arches Gardens Kisasi. It was a fun karaoke night full of singing and dancing on Tuesday night!! Rotary is not just about giving and service projects but is also about building friendships and fun. Rotary and Rotaract Clubs provide for opportunities for fun through service and I always look forward to these activities. Thanks to all who joined us!!!

There have been a lot of activities, talks and fundraising around The Rotary Foundation across various clubs in November which also happens to be the Rotary Foundation month. Giving can be by Rotarians and Non Rotarians and be rest assured your contribution will be to a good cause. Our Rotarian for the Month of November is our Charter President Dr. Francis Lakor who is our highest Rotary Foundation giver to date. Thank you so much for your generosity!! In addition,

a big thank you to all the other givers who collectively have enabled our club surpass the goal we set at the start of the year.

The year is quickly coming to an end and Christmas is here. As the Rotary Club of Kampala Naalya we are looking forward to our annual visit to the Missionaries of the Poor home in Busega this weekend. The homes provide permanent shelter, feeding, medical and pastoral services for the homeless and disabled. Every year members contribute towards a special Christmas gift for the purchase of much needed items to keep the home running. Thank you all for the generosity!!

This week we will have a talk on wellness. Having celebrated my Dad's 90th birthday over the weekend I now know that **"Health is the greatest Wealth."**

Enjoy our bulletin and you are welcome to join us for our meeting this week.

Be blessed!

“
**Our Rotarian for the
Month of November
is our Charter
President Dr. Francis
Lakor who is our
highest TRF giver to
date.**

Gift with an enduring impact

BY MARK DANIEL MALONEY
TRUSTEE CHAIR 2024-25

DECEMBER 2024

December is a time for generosity and reflection when we think not only about our loved ones but about how we can make a difference in the world.

This year, consider giving a gift with an enduring impact, one that extends beyond these holidays, lasting for generations. Gifts to The Rotary Foundation Endowment are extraordinary gifts that create extraordinary change.

By supporting Rotary's Endowment, you help ensure that RI will have the resources it needs to develop and implement sustainable projects today and in the years to come. Members who include the Endowment in estate plans or make an outright gift support that mission.

Imagine your gift helping to fund the drop of vaccine that prevents the last case of polio, eradicating this devastating disease once and for all. Picture it supporting other health initiatives in 2034, 2044, and beyond.

If you make an outright gift today, you will have the opportunity to witness your support in action, working through clean water projects, literacy initiatives, and economic development efforts. These Rotary Foundation-funded projects touch lives



“

**...we have set an
ambitious goal:
to build our
Endowment to \$2.025
billion in net assets
and commitments by
30 June 2025.**

across the globe, bringing hope to individuals you may never meet, but who will know you through your generosity.

Past President Arch C. Klumph, who first proposed an endowment more than 100 years ago, would be amazed not only at the opportunities Rotary has to help today but also at the future possibilities Rotary's Endowment provides.

However, our Endowment is only strong when we all support it. Because it is essential to our success, we have set an ambitious goal: to build our Endowment to \$2.025 billion in net assets and commitments by 30 June 2025. This goal is not just a number; it is a reaffirmation of our belief in Rotary's enduring ability to do good in the world. A fully funded \$2 billion endowment will provide more than \$100 million year after year for Rotary Foundation activities.

I have asked district governors and club presidents to lead by example before the year's end, but each of us has an opportunity to secure Rotary's legacy of service. Please join Gay and me in planning your estate or outright gift today.

Remember, this is no ordinary gift. Your generosity will provide a legacy for future generations to find solutions in the areas we care about, while creating a ripple of positive change that extends far beyond our lifetimes. What better gift could there be?

OUR SERVICES :

- Scaling and Polishing
- Dental Checkups
- Tooth Extraction
- Root Canal Treatment
- Teeth Whitening
- Fracture Management
- Dental Implants
- Crowns and Bridge work
- Orthodontic Treatment/braces
- Facial Reconstruction
- Dental Surgeries
- General and Cosmetic Surgery

WE LOVE TO MAKE YOU SMILE

The Month of Gifts

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

Just as I was thinking of writing about the month of gifts,

I read very sad news from my *WhatsApp* group of the death of Rotarian Athanasius Mwesigye. This is a person I sat with very closely three weeks ago at the District Governor's official visit to the Rotary Club of Namugongo.

I had known Rotarian Athanasius before for a long time, and we have had lively interactions in his Rotary Club of Ntinda, and at Rotary of Club of Namugongo, where he usually used to frequent given that he was the Club Advisor. He was such a jolly man, full of life and earnestly loved rotary and Rotarians.

This last meeting and moments with Rotarian Athanasius, I saw him and he was not the usual Athanasius I knew. He ordered for tea and drank it very slowly for a long time and with difficulty. I took courage to express what was troubling my heart to him. I told,



"Athanasius, excuse me. I may be entering into your private zone but I beg you to excuse me. I see you are not your usual self. What is happening, brother?"

“

When you get a gift, its worthiness is about how much the giver has you in his or her mind and the heart.

He told me, "Don't worry Rotarian. Let me tell you all". Indeed, we shared

a very deep hearty talk. The details and the rest I leave it to myself. He was such a gift to rotary and to Rotarians. When you are around him, you feel the "flow" of rotary. May his soul rest in eternal peace.

Talking about gifts, sometimes you take it for granted or complain when you don't receive or when you receive one, you complain about its size or worthiness and many other things. When you get a gift, its worthiness is about how much the giver has you in his or her mind and the heart. No monetary value can be attached to it. Don't imagine or compare its value. If you do that, know you have ungrateful heart to the giver of the gift. Do not be troubled by the wrapping of the gift, but only be joyful of having someone who can think about you when you may not be thinking about him or her. No gift is small or big. They are all gifts. What matters is that you have someone who remembers you. It shows you that you still matter and occupy space in someone's life.

This month of December is such time people and companies give gifts to friends, employees, partners, clients, relatives and children for many reasons. For rotary, there is exchange of gifts for "friends of the year". Well, it has become a tradition. With traditions, you only remember when it is the time for the ritual not

necessarily that you hold each close.

Over the time I have been a Rotarian, I have received these gifts with a very grateful heart, symbolizing partially my rotary spirit. The rotary spirit is a spirit of giving without a limit and not minding who receives yet remaining glad that you have served humanity. I find this reconnecting, recreating, and good for maintaining happiness among members. It is rather a reminder that we mind about each other, we are still human, and

“

Whatever you do in the area of disease prevention and treatment may be that gift someone else has been waiting for.

my friend of the year, I will do so acknowledging that we are human and need each other. It will also be a reminder that the years we journey in this earth, we need to celebrate each other. No all moments in your life journey come fresh to you. There are few of them. You

that there is a lot the future holds for us. As we give and receive these gifts, let us be mindful of the love these gifts are carrying, expressing and manifesting.

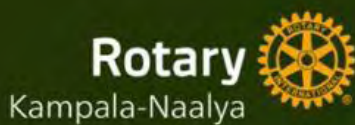
This year, when I receive my gift from

never know this may be one of such moments. For instance, out of some many moments I had with Rotarian Athanasius, the last one has remained with me and it has meant a lot to me. The words we exchanged will live with me forever.

This month too, we will be reflecting on the theme- **Disease Prevention and Treatment**. As we reflect on this theme, be reminded that more efforts are needed from each one of us in disease prevention and treatment. Whatever you do in the area of disease prevention and treatment may be that gift someone else has been waiting for.

Be the magic of the month!





MISSIONARIES OF THE POOR CHRISTMAS DRIVE

**SATURDAY
DECEMBER 7, 2024**

For Details

Rtn Fathila Nanozi 0771866768

Rtn Sylvia Jagwe 0778697071

Rtn Joachim Buwembo 0751014014



Giving Tuesday: Let's Transform the World Through Radical Generosity



BY RTN SYLVIA NANKYA

Last year, The Rotary Foundation received more than US\$1.3 million on and around Giving Tuesday with over 2,600 donations coming in from 82 countries in under 48 hours.

Giving Tuesday is a global generosity movement unleashing the power of radical generosity. The day was created in 2012 as a simple idea: a day encouraging people to do good. Since then, it has grown into a year-round global movement that inspires millions of people to give, collaborate, and celebrate generosity.

The day will be celebrated on December 3, 2024, and is focused on the act and spirit of giving back to children and

families in need. Records show that more than 1,580 clubs had at least one member who gave during D=Giving Tuesday last Rotary Year, and the average total donated per club was US\$ 567.

Top fundraising clubs

Rotary Club of Taipei Yunhfu, Taiwan
Rotary Club of Edmonton South, Canada
Rotary Club of Taipei Nankong, Taiwan

Top donor participation clubs

Rotary Club of Gurgaon, India
Rotary Club of Toyohashi, Japan
Rotary Club of Balasore, India

Top online giving clubs

Rotary Club of Edmonton South, Canada
Rotary Club of Alpharetta, United States
Rotary Club of Toyohashi, Japan

**Giving Tuesday is
a global generosity
movement
unleashing the power
of radical generosity.**

Although none of the Clubs in D9213 appears on the list of top givers during the Giving Tuesday campaigns, our Annual Fund contributions last year stood at USD 699,620. This was given through the Annual Fund (USD 498,767), Endowment Fund (USD 20,018), and Polio Plus Fund (USD 101,613). This money came from 3,785 donors in the district making D9213 Zone 22's top performer across key metrics.

Following behind are District 9110 (USD 371,952) and District 9214 (USD 367,213). Together, these three districts account for 46.16% of Zone 22's total Annual Fund contributions, with District 9213 alone contributing nearly one-fifth of the zone's



total funding. We can take advantage of Giving Tuesday to consolidate and even surpass this giving and to ensure that D9213 achieves its goal of donating up to 700,000 US Dollars to the Foundation this Rotary year.

It's a simple idea: whether it's making someone smile, helping a neighbour or stranger out, showing up for an issue or people we care about, or giving some of what we have to those who need our help, every act of generosity counts and everyone has something to contribute toward building the better world we all want to live in. Although it happens once a year, your gift of Rotary will make a difference for a lifetime.

What if we told you, you are changing the world right now? Would you believe it?

All of us are building a better future right now, through the billions of small actions we take each day. Acts of care, love, and understanding extend outward, like the threads of a beautiful tapestry. Whether it's offering a kind smile, a helping hand, or an hour of your time, these acts

“

Although it happens once a year, your gift of Rotary will make a difference for a lifetime.

have a way of rippling out, becoming part of something much greater. That is the power of radical generosity.

Show Your Generosity Today

It's more

important than it ever has been to show up for our communities.

- Support your community organizations and community organizers for a cause
- Do an act of kindness or help a neighbour or a friend
- Identify your gifts, pick a cause that gets you fired up, and give back – not just for GivingTuesday but every day.

Share how you're giving on social media with the hashtag #GivingTuesday and inspire others.

Be Someone's Miracle: Make a Difference. Give Today.



DISTRICT 9213

GIVING WEEK

During this season of giving, we encourage all Rotarians and Rotaractors to consider **The Rotary Foundation** as your charity of choice. Your contribution to the Annual Fund not only strengthens communities locally but also makes a global impact. Together, we can continue to foster positive change and improve lives around the world. Let's come together and make a difference through our collective support.

GIVE TODAY: my.rotary.org/giving-tuesday

#GIVINGTUESDAY™

Giving Tuesday: 3 December

During this season of giving, remember
The Rotary Foundation as your charity of choice.
A donation to our Annual Fund helps strengthen
communities close to home and around the globe.

GIVE TODAY: my.rotary.org/giving-tuesday



#GIVINGTUESDAY



Our Speaker this Tuesday

GLORIA NAKAIJA

Gloria Nakajja is a Procurement Officer at Davis and Shirtliff Uganda. Previously, worked at Mulago Hospital as an Accounts Assistant for 5 years.

A networker affiliated to two multinationals that is, Bzzworld and Academy twenty one.

Gloria is passionate about Helping the less privileged, personal growth and Development, finding opportunities that lead to earning passively, travelling & Networking

Status: Single
She is a Mother of one.

Topic of discussion: Nature's Path to Wellness; Exploring Alternative Solutions for Optimal Health

Personal Quote: "You spend money on a daily basis therefore you Need to look for means to earn daily"





Our Rotarian for the Month of November



*Charter President Dr. Francis Lakor for
being the highest TRF Giver.*

Non-Communicable Diseases: “The Silent Killer of Our Time”

BY PP JOHN MUGISA

In recent years, Non-Communicable Diseases (NCDs) have emerged as the leading cause of death worldwide, silently impacting millions of lives. According to the World Health Organization (WHO), NCDs kill 41 million people each year, equivalent to 74% of all deaths globally, and this number is expected to rise to 52 million by 2030. Low- and middle-income countries bear the highest burden, accounting for about 77% of these deaths.

In Uganda, NCDs are on the increase and are now the second most cause of death among the adult population, 33% of total deaths are due to NCDs and for every Ugandan citizen, the probability of dying prematurely from one of the NCDs is 22%. Although tobacco smoking has been declining in Uganda, 15% of men and 3% of women still use tobacco products. Alcohol use is



another NCD risk factor with relatively high prevalence in Uganda.

“
NCDs kill 41 million people each year, equivalent to 74% of all deaths globally, and this number is expected to rise to 52 million by 2030

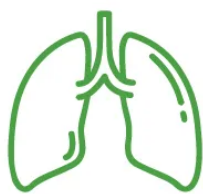
Non-Communicable Diseases are often the result of a combination of lifestyle, genetic and environmental factors. They are usually long-lasting chronic diseases affecting individuals over a long period of time and are not transmitted from one person to another. They include; Cardiovascular

Diseases (heart diseases) like hypertension (high blood pressure) and stroke; Cancer- like lung, breast, and colorectal cancer; Chronic Respiratory Diseases - like asthma; Diabetes and, Mental Health Disorders - like depression, anxiety, and other psychological conditions.

There are number of risk factors that contribute to NCDs which include modifiable and non-modifiable risk factors. The good news is that modifiable risk factors can be managed or eliminated through lifestyle and behavioral changes to prevent NCDs. Modifiable factors include; **unhealthy diets** with high sugar and fat which increase the risk of obesity, diabetes, and heart diseases; **physical inactivity** which contributes to obesity, hypertension, and diabetes; **tobacco use** a major risk factor for chronic respiratory diseases, cancer, and heart diseases; **excessive alcohol consumption** which is linked to liver disease, certain cancers, and heart disease; **excess body weight (obesity)** a significant risk factor for diabetes and heart diseases; stress which contributes to hypertension and other heart



Cardiovascular
Diseases



Chronic Respiratory
Diseases



Diabetes



Cancer

diseases and; **environmental factors** such as air pollution and harmful chemicals which cause respiratory diseases and certain cancers. Recognizing these risk factors and understanding how they can be controlled plays a vital role in prevention and management of NCDs.

Unlike modifiable risk factors, non-modifiable risk factors are inherent and beyond our control and we cannot change them. These include; age - the risk of developing NCDs increases with age; **genetics** - certain conditions like diabetes or cancer are hereditary and run in families; **sex** - some diseases such as breast cancer or prostate cancer, are influenced by biological sex; **ethnicity** - certain ethnic groups are more prone to specific NCDs due to genetic and cultural factors. While non-modifiable risk factors cannot be changed, understanding them is crucial for early screening, diagnosis, treatment and individual care.

The Silent Nature of NCDs

What makes NCDs particularly dangerous is their silent nature as they do not cause immediate discomfort, and people tend to underestimate the risks associated with them. Unlike infectious diseases which cause rapid symptoms like fever or pain, NCDs develop slowly over time, usually without obvious symptoms and may remain hidden for years undetected. In many cases, individuals remain asymptomatic for years and

are unaware they have a NCD, allowing the disease to progress unnoticed until they experience a life-threatening event, such as a heart attack, stroke, or organ failure, often after years of unnoticed progression.

By the time NCDs symptoms become apparent, substantial and often irreversible damage may have already occurred, resulting in disability, reduced productivity, and the need for long-term treatment and management. This, in turn, imposes significant financial burden on individuals, families, and national economies. In Uganda, with no corresponding increase in budget allocation for NCDs commodities, the brunt of this burden and financial responsibility largely falls on individuals, resulting in high out-of-pocket expenditure on healthcare



Despite their severe consequences and impact on individuals, families, and national economies, the prevention of non-communicable diseases (NCDs) remains hampered by limited access to early screening and diagnosis, particularly in low-income countries with weak healthcare systems. This challenge is further compounded by low public awareness and myths about

NCDs, causing people to delay seeking medical attention until the disease has progressed to an advanced stage, when treatment becomes more complex, expensive, and less effective.

Non-Communicable Diseases (NCDs) are indeed **silent killers**, but they are not invincible. While non-modifiable risk factors like age, genetics, and ethnicity are beyond our control, we can significantly reduce the risk of NCDs by focusing on modifiable factors such as:

- Adopting a balanced diet rich in fruits, vegetables.
- Regular exercise, such as walking, cycling, or engaging in sports.
- Avoiding or quitting smoking.
- Limiting alcohol consumption.
- Maintaining a healthy weight through diet and exercise.
- Practicing stress management techniques like meditation, and relaxation and,
- Minimizing exposure to pollution and harmful chemicals, and advocating for cleaner environments.

With a concerted effort from individuals, communities, governments and Rotarians, it is possible to prevent and reduce the impact of NCDs on families and communities and save millions of lives. It is time to break the silence and act decisively against NCDs, prevention is better than cure. **"I urge Rotarians to join this crusade."**



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A Reflection on the Hidden Costs of Violence against Women and Girls



BY PE CHARLES OWEKMENO

Every year, from November 25th to December 10th, people around the world unite to raise awareness and take action to eliminate violence against women and girls. This event is known as the **16 Days of Activism**. Many may question why the focus is primarily on women and girls. The reality is that globally, 1 in 3

women experience violence, whether physical, emotional, intimate partner, or sexual. In Uganda, the situation is similar. Women and girls are particularly vulnerable to violence because many depend on their abusers for financial support, making it difficult for them to leave abusive relationships or seek help. Furthermore, this violence often comes from those in positions of power, like men and boys, creating a painful cycle.

While the obvious effects of violence against women and girls, such as injuries or emotional trauma, are

often discussed, the hidden costs are frequently overlooked. One major hidden cost is the impact on education for young women and girls. In Uganda, many young girls who experience violence are more likely to skip

school or drop out. Studies show that over 30% of girls in some areas miss school due to a lack of menstrual health services or face bullying from peers or teachers. This can lead to girls feeling too scared to go to school, robbing them of future opportunities and potential.

Women who have experienced gender-based violence (GBV) may also feel insecure about seeking better jobs or promotions. In Uganda's job market, this can have serious financial consequences. For instance, a woman who has suffered emotional or physical violence at work might decline a promotion due to a lack of confidence. This means her contributions to her workplace and the economy are lost. Additionally, the stigma of being a victim can lead to feelings of isolation, making it harder for women to

...globally, 1 in 3 women experience violence whether physical, emotional or sexual.





build support networks that are vital for their productivity at work.

The long-term effects of violence against women and girls extend to families and communities. A mother who has experienced violence may struggle with depression and anxiety, affecting her ability to parent and support her family. This emotional toll can prompt her to take time off work or make it challenging for her to keep a job, reducing productivity both in her workplace and the broader economy. The costs of mental health support for these issues can be substantial.

The financial impact of GBV doesn't only affect the victims. Medical expenses for injuries can strain healthcare resources. When a woman requires

treatment after an abusive incident, the costs can quickly add up—not just for her, but for Uganda's healthcare system as a whole. Businesses can also suffer when employees miss work due to violence, leading to lower productivity and higher turnover rates, which affects overall economic growth.

“

During the 16 Days of Activism, let us all commit to creating a safer world for women and girls.

Despite ongoing efforts, violence against women and girls has persisted for generations. One of the biggest challenges in addressing this issue is that it is deeply rooted in families and normalized in many societies and workplaces. As a result, perpetrators often go unreported and unpunished, allowing the cycle to

continue. To break this cycle, every individual, family, community leader, workplace, and cultural or religious institution must take a stand against the potential for violence in their areas. Organizations like Rotary in Uganda and globally have a strong opportunity to become powerful advocates for eliminating violence against women and girls.

As we explore the many aspects of gender-based violence, it's important to acknowledge the hidden costs that affect everyone. Combating GBV requires a comprehensive approach that meets the immediate needs of survivors while addressing the root causes, attitudes, and systems that allow violence to persist. During the 16 Days of Activism, let us all commit to creating a safer world for women and girls. This fight is about shared human dignity and the promise of a better future for everyone.



DISTRICT GOVERNOR'S AWARDS TO CLUBS FOR ROTARY YEAR 2024-25

Awards are aimed at motivating clubs to be effective; to engage their members, stay relevant in their communities; and to run more efficiently. Clubs can earn awards for achieving goals that strengthen Rotary and the club. Goals include increasing club membership, developing and delivering sustainable service projects, giving to The Rotary Foundation, and building awareness of Rotary in the community and beyond. The proposed awards have been based on the District 9213 Goals for Rotary Year 2024-25.

The awards have been aligned with, and grouped according to, Rotary International's high level strategic priorities, namely:

- a) Increase Our Impact.
- b) Expand our Reach.
- c) Enhance participant Engagement.
- d) Increase our ability to adapt.

INCREASE OUR IMPACT

1. THE ROTARY FOUNDATION (TRF)

These awards recognize Rotary Clubs for supporting the Rotary Foundation.

THE ROTARY FOUNDATION (TRF) AWARD

To the club with the highest contribution to all The Rotary Foundation (TRF) funds added together, including the Annual Programs Fund, Endowment Fund, Polio Plus fund and Global Grants funding during this Rotary Year.

EVERY ROTARIAN GIVING AWARD

To the club with the highest percentage of members each giving a total of not less than US\$ 100 to any TRF fund this Rotary Year.

POLIO PLUS AWARD

To the club with the highest contribution to Polio Plus Fund remitted to TRF.

PAUL HARRIS FELLOWS (PHF) AWARD

To the club with the largest percentage of members that have made a financial contribution to TRF and received a new PHF pin (also includes multiple PHFs, Paul Harris Society (PHS) and Benefactors).

MAJOR GIFTS AWARD

To the club with the largest number of new Major Donors, Bequest Society and other higher giving.

2. SERVICE PROJECTS

These awards recognize Rotary Clubs with projects that made an impact on the community, and are utilizing the Foundation's resources to bring lasting change in communities.

GLOBAL GRANT (GG) PROJECTS AWARD

To the club with the most impactful GG projects being implemented/ or completed this Rotary Year.

Parameters to consider: -

Number of GGs – 5 points

Value of GGs – 5 points

Number of beneficiaries – 5 points

Number of Rotary Areas of Focus – 3 points

NEW GLOBAL GRANTS AWARD

To the club with the largest number of New Global Grants Applications that have been cleared by the District Grants Committee this Rotary Year. Indicate the Grant Number, Grant Name and Date when it was cleared.

NON GLOBAL GRANTS PROJECT AWARD

A club has the most impactful Non-Global Grant projects.

Parameters to consider: -

Number of Projects – 5 points

Value of Projects – 5 points

Number of beneficiaries – 5 points

Number of Rotary Areas of Focus – 3 points

CONSOLIDATION, SUSTAINABILITY AND IMPACT AWARD

To Clubs that have demonstrated continuous development of their projects.

Parameters to consider: -

Number of beneficiaries to date – 5 points

Number of projects conducted – 5 points

(Provide evidence of continuous development through the years)

SPECIAL ENVIRONMENT AWARD

To Clubs that have planted their balance.

Parameters to consider: -

Number of trees planted (Provide evidence of the trees planted)

JOINT COLLABORATION AWARD

To the club that has partnered with other Rotary or Rotaract Clubs and other entities outside Rotary (e.g. corporates, government agencies, Non-Government organizations,) to accomplish service projects.

Parameters to consider;

Number of Clubs participating in partnership – 5 points,

Number of other not-rotary entities participating – 5 points

Project Size – 5 points

INNOVATION AWARD

To the club that has demonstrated imagination, ingenuity, creativity and inventiveness to make their projects come to life.

Parameters to consider: -

Extent of the innovation of a project and its impact.



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**Africa Rotary
Peace Fund**
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UNITING FOR SUSTAINABLE PEACE



**10TH.
JAN. 2025**



**15H (GMT)
18H (EAT)**



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Deputy Speaker's Mangu Cash experience and the need for an open discussion on interest rates

BY RTN. DENIS JJUUKO



Somebody I know wanted to capitalize his business and decided to approach one of Uganda's biggest commercial banks. When his business was booming, he had built some houses in Namugongo, not very far from the famous Uganda martyrs' shrine. Four houses on about 15 decimals of land.

The houses, each two bedrooms, two bathrooms, kitchen and dining rooms were occupied by tenants each paying Shs1m per a month, totaling a gross income of Shs4m per a month or Shs48m per a year. He was willing to stake it as collateral for the loan. The bank sent their prequalified asset valuer, one of those companies that manage Kampala's elite malls.

The moment he signed the form that authorized the bank to pay their valuer Shs3m for the exercise, they showed up promptly. Within a week or so, the bank called him and handed him the asset valuer's report. The report indicated that an empty plot of land in the area of the same size was valued at Shs100m. But then something strange happened afterwards.

The asset valuer said that the four houses were valued at Shs120m on the open market while putting the forced sale value at Shs80m. He protested the bank valuer's report and asked if the bank could send another valuer who knows what they were doing. The bank said they trust their valuer with their life and there was no need to send another valuer. He wondered if in their own wisdom they really think

the houses that gross Shs4m a month, Shs48m a year could really be worth 20m excluding the land and they said that is what the valuer's report says.

He walked out of the meeting protesting and cursing them for making him lose his Shs3m while enriching an incompetent valuer. He called it a scam. I am not sure it wasn't. I wouldn't have believed anything he said had he not turned up with a copy of the report for me to read. May be the bank didn't want to lend him money or something. It just didn't make sense.

Anyway, two things happened a week or so ago that explain the predicament of Ugandans when it comes to credit. There is a new law that limits interest rates charged by informal money lenders at 2.8% per a month or



33.6% annually. Currently, money lenders charge as much as 12% per a month on loans advanced. Such money lenders include mobile money companies.

The money lenders' association chairman argued Uganda is a free economy and parliament should put such restrictions on money from government.

Not on his private money whose source they don't know.

Many people after borrowing this money fail to pay. You have to be a money launderer or thief to borrow money at 10-12% per a month and be able to pay it back but people are desperate. And the money lenders are even more desperate to get their money back.

One such desperate lender called the Deputy Speaker of Parliament on Thursday morning and threatened to teach him a lesson if somebody he knew didn't pay. The Deputy Speaker

“
If the Deputy Speaker is desirous of doing something about credit, he needs to look at the whole picture...

said on his X social media handle that the caller identified herself as an employee of Mangu Cash,

a mobile money lender that advances micro credits to millions of Ugandans via their mobile phones. The Mangu Cash lady said the borrower had listed the Deputy Speaker as his next of kin. He tagged the police chief to do his job and stop such

people from harassing Ugandans. The next day, the Deputy Speaker posted about regulation and all sorts of things that he is going to do after realizing that this wasn't an isolated incident.

I don't know how many times Mangu Cash and a few other such lenders have called me about people I don't even regularly speak to about their obligations to pay back. I have been blocking whichever such number that calls me since I was never involved in the

first place when they were advancing money. Many people have complained about their *modus operandi*.

But I don't think they are the problem. If regulated credit institutions were not taking clients into circles before lending them like they did to my Namugongo friend (he didn't actually borrow), the likes of Mangu Cash would not exist. Their existence shows the gap that needs to be filled.

If the Deputy Speaker is desirous of doing something about credit in Uganda, he needs to look at the whole picture and find ways through which credit can easily be affordable and accessible to the majority of Ugandans otherwise informal lenders will just go underground and make the situation worse than it already is. An economy where interest rates are as high as they are by even regulated lenders cannot spur sustainable growth

The writer is a communication and visibility consultant.
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Singing & Dancing Competition

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PRIZE OF
3,000,000UGX**

THEME

**SING, DANCE,
GIVE - CHANGE LIVES**

**SAT. 7TH
DEC. 2024**

**TIME
10AM**

VENUE: KAMPALA PARENTS' SCHOOL

FEES: ADULT - 20K | CHILDREN - 10K(BELLOW 12 YEARS)

CLUB REGISTRATION:

ROTARY: 200,000UGX | ROTARACT: 100,000UGX

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Family Matters



BY **PASTOR RONNIE MUTEBI**

John 15:4: Abide in me, and I in you.

As the branch cannot bear fruit of itself, except it abide in the vine; no more can ye, except ye abide in me.

CONNECTING TO CONNECT

God has designed life as a continuous connection to His provisions towards mankind.

However, sometimes the way we conduct ourselves can unintentionally disconnect you from His provisions. You may become so focused on doing things alone for fear of connecting with others and you neglect what He wants to do in and through those connections.

You run fast alone but you go far with connections. Don't be so engrossed in individualistic tendencies that you lose opportunities to connect. Being a sole proprietor should never replace personal communion with others for greater gains. Some of these people you connect with are channels to the bigger picture of your vision. Relationships are healthy for generational growth.

“

Some of these people you connect with are channels to the bigger picture of your vision.

Ask yourself, when was the last time I connected with people that matter in my quest for a better me? When did you last share a business idea with that trusted friend?

Return to your first love, irrespective of how you were hurt or betrayed, build new connections. This will position you in places where others pay heavily to access.

Take Home: Purpose to connect at least with one leader in the path of what you pursue. Never be too busy to connect higher. BUILD AND INVEST IN RELATIONSHIPS THAT MATTER.

Rotary

District 9213



DISTRICT
GOVERNOR
ANNE NKUTU

WEEKLY SCHEDULE

MON 01 DEC - SUN 07 DEC 2024

01
DEC

DG's Official Visit to RC eCLUB Uganda Global

Butiiti Girls Primary School, Kyenjojo District
4:00pm

03
DEC

DG's Official Visit to RC Kanyanya

5.30p.m

04
DEC

DG's Official Visit to RC Kampala Life Stars

6.00p.m

05
DEC

DG's Official Visit to RC Kampala Mahaba

4.00p.m

06
DEC

DG's Official Visit to RC Kampala Sunshine

4.00p.m

07
DEC

Singing and Dancing Competition

Kampala Parents School
10.00a.m

Rotary District 9213





Official DISTRICT GOVERNOR'S VISIT

DG Anne Nkutu



WED.
04th
DEC. 2024

TIME: 6:00pm

VENUE:
Kati Kati Restaurant

Every Life Matters



✉ rctkampalalifestars@gmail.com

✉ [@rcklalifestars](https://www.instagram.com/rcklalifestars)

📘 [Rotary Club Kampala Life Stars](https://www.facebook.com/RotaryClubKampalaLifeStars)

📷 [@rckkampalalifestars](https://www.instagram.com/rckkampalalifestars)

Every Life



DISTRICT GOVERNOR'S OFFICIAL VISIT



3RD TUESDAY
DEC 2024
5:30 PM



Greenfield Gardens,
Kanyanya



Buddy group in charge: PEACOCK



DG ANNE NKUTU
DG D9213 2024/2025

Ambassadorial Visit to RC Kasangati



Rtn Pamela Kawaddwa (Left)
representing RC Naalya at RC Kasangati

On-to Calgary Launch



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Anne Nkutu



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Denis Jjuko



Dorcas Karungi Mwanje



Elizabeth Wamalwa



Godfrey Okello Omoding



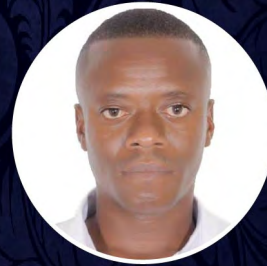
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OUR CLUB MEETS EVERY TUESDAY AT 7-8PM

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