Naalya Food November 2023

Bulletin





Issue 20



Inside This Issue



Member Spotlight



Incomes, Culture of Paying & More



Meet Our Inductees



As we continue to proudly serve as Rotarians, let us all give back to the Rotary Foundation. In her interactive presentation during fellowship last week, Our Club Director for TRF, PP Flavia Serugo reminded us of what the Foundation is all about.

It's worth noting that the key focus of The Rotary Foundation for over 100 years has been around peace, health, education and poverty, while through its unique funding model, The Rotary Foundation enables 1.3 million Rotarians around the world to implement local projects, addressing global issues.

We invite you to join us this Tuesday at Ndere Cultural Centre Ntinda, 7pm, for *DG Edward Kakembo Nsubuga's official visit.*

Enjoy this week's issue, as you also get to know *our inductees.*

Keno Lillian Bulletin Officer

PRESIDENT'S MESSAGE

DEAR ROTARIANS AND FRIENDS

As we continue to reflect on the theme of the month of November-The Rotary Foundation (TRF), it tantamount to having concern for humanity. This concern is expressed through giving in different forms. The giving is for addressing people's living challenges. We live as a people through giving and receiving; as you give, you receive. Anyhow, a giver also receives. Never mind about the time of receiving and how. This can be as simple as a momentary happiness. It can also take generational dimension. Ultimately, giving brings out joy when done unconditionally. Arch Klumph, the founder of the Rotary Foundation, expressed it this way,



The essence of doing good through giving without expecting a return is recognizing that not all members of society are endowed favorably or equally. You never know that your endowment may be a blessing to you to be used for blessing others. That said, we remain needing each other. The satisfaction that come with giving is internal to the giver. The rewarding act is better understood in action. This month of TRF is a reminder to us to rekindle and reignite the spirit of giving. This spirit is embedded in each person, and it gets manifested through sharing. If this was not the case, where will the joy come from?

Doing good is itself joy. Joyful people are known and remembered through their acts of doing good things. The things they do are not necessarily big but they are impactful and done at the rightful time. They do it with their internal conviction without manipulation. Just like Arch Klumph's idea of having an endowment fund. It started small with USD 26.50. Today, many good things are being done in the world originating for a small seed planted in TRF in 1917.

Rotarians, a powerful force for doing good is in motion. It is our turn in this time to keep the motion on by refueling it through our giving. We have seen or read what transformations TRF funding has done and doing in the world. Our Club Director for TRF, Past President Flavia Serugo, is calling on us to join in the giving. The District Governor (DG) too is on a call. The district has organized fund raising dinner. Let us join DG. The Club has secured a table. There is still a room for more tables and for more giving. In this shared spirit, there is no limit set. It is each person's conviction to determine.



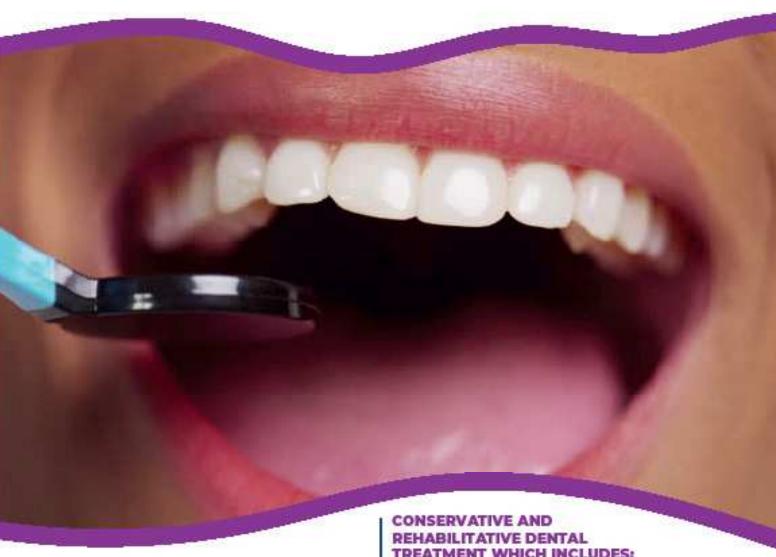
To create hope in the world, it begins from recognizing and appreciating our shared humanity. So, hope comes from our sharing with the rest. Hope comes from having giving Rotarians. Hope comes from those who possess giving hearts and willingness to share, and it is not about amounts. Let us be not witnesses of hope creation but partners in creating hope. Let us be rallied by the collective agenda of TRF. May we together give hope to others where there is hopelessness. Bring joy to the lives of many. Cause joy to others where there is misery. May we replace desperation with HOPE. TRF is that vent and a vessel to use.

Meanwhile, this week, DG will be visiting our Club. Join me in welcoming him. He will definitely enjoy the abundance of warmth of our Club.

Be blessed.

Rotarian **Godfrey Okello-Omoding HCP**





RELA Dental is located

In the Sub urban of Naalya Estate, 200meters from Naalya roundabout of Northern by pass. Along - Namugongo road. Take 2nd turn after OXY Petrol station, to Shelter Road. Between 40-50 meters along Shelter road turn Right to Access road and to North south close, Block 221, House No. 2 in a quiet residential area overlooking Northern bypass.

WHAT WE OFFER AT RELA DENTAL

TREATMENT WHICH INCLUDES:

- Restorative (Fillings)
- Root canal Treatment
- Crowns and Bridges
 Orthodontic Treatment/Braces (For clients with teeth mai-alignment)
- Denture for clients with missing teath
- Periodontal Treatment (scaling and polishing or Cleaning)
 Provision of mouth guards to sports men and women
- · Teeth whitening.
- Dental implants
 Tooth Extraction

MAXILLOFACIAL IMPLIES ONE DEALS WITH THE FACE, MOUTH AND THE SURROUNDING AREAS, THIS INCLUDES:



Member Spotlight

President Elect Sylvia Jagwe Owachi

ylvia Jagwe Owachi is a banker currently serving as the Chief Executive Officer of Cairo Bank Uganda. She has previously the Executive Director of the same Bank. Sylvia attended Gayaza High School for both her O' and A-Level education and later joined Makerere University where she graduated with a Bachelor of Commerce degree, majoring in finance.

Later, Sylvia was awarded a Master of Business Administration degree by Heriot-Watt University, in Edinburgh, Scotland, United Kingdom.

She joined Standard Chartered Uganda in June 1996 and served in various roles including as Credit Analyst, Relationship Manager and Corporate Service Manager.

In 2007, she was promoted to Senior Credit manager, then to senior risk manager in 2010 and to Senior Relationship Manager in charge of local and international corporates. Her last assignment at Standard Chartered Bank was as the head of

commodity traders & agribusiness at the bank.

She left Standard Chartered Bank in 2016 and joined Guaranty Trust G-T Bank

Uganda, as the head of Corporate Banking and in June 2020, Sylvia was appointed Executive Director at Cairo Bank Uganda.

She served in that role until January 2022, when she was promoted to acting CEO/ Managing Director at that bank a role previously held by Egyptian National Ahmad Maher Nada.

Sylvia Jagwe joined the Rotary Club of Kampala-Naalya in December 2017 and has since served the club in several roles.

She is passionate about transforming businesses, people and communities through financing, mentorship and service.

Sylvia is a married to Jerry Owachi and together, they have been blessed with Three sons.

ROTARY LEADERS MEET VC PROF. BARNABAS NAWANGWE AT MAKERERE UNIVERSITY,

NOVEMBER 6, 2023

They discussed among others opportunities for the growth of the Makerere University Rotary Peace Centre







RI Board Votes To Phase Out

Legacy Emblem Pins

otary International's Board of Directors has voted to phase out the use of the Legacy Emblem on Member Pins.

Going forward, all member pins must align with Rotary's visual branding guidance by using one of the current compliant logos: Masterbrand Signature Masterbrand Signature Simplified (MBS Simplified), or onecolor Mark of Excellence (MOE).

After Rotary's brand refresh in 2013, Rotary retired the old logo (Legacy Emblem) in nearly all instances. Until now, the one remaining exception permitted use of the Legacy Emblem for member pins, including pins with office designations.

With this recent decision, Rotary is initiating a phase out of this exception.

"Effective immediately, we require Licensed Vendors to cease production of any new stock of Legacy Emblem member pins."



Rotary will now grant Licensees a graceperiod of one-year (until 31 October 2024) to sell out any remaining stock of Legacy Emblem member pins. The grace period is to sell out existing stock, not to produce additional Legacy Emblem member pins

Starting 1 November 2024, Licensed Vendors must remove listings and photos of Legacy Emblem member pins from their websites, catalogs, and social media.

Also, licensed Vendors exhibiting at the 2025 International Convention in Calgary may bring any remaining stock to be sold inperson only for the dates of the Convention.

More guidance about designing new member pin options will be shared in early 2024.



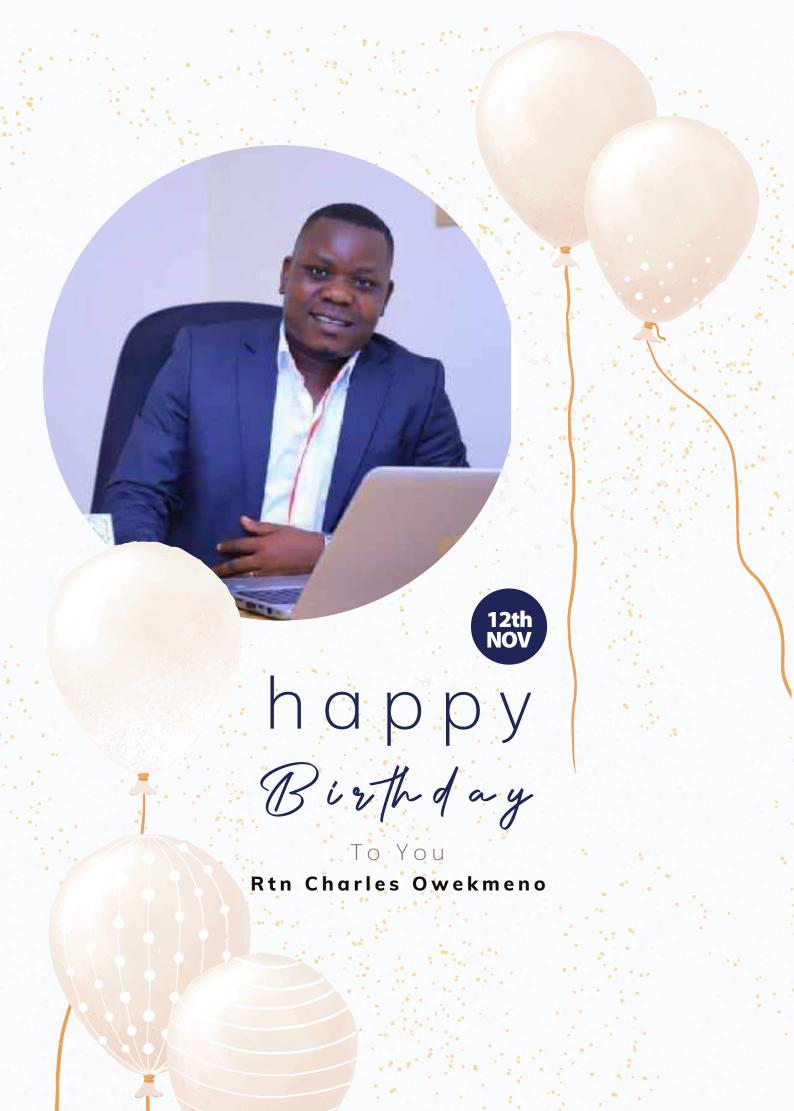


KAWAMARA MISHAMEI +256772403120



HTTPS://TEMBUZIPARK.COM





FAMILY MATTERS



*Ecclesiastes 7:17....Be not over much wicked, neither be thou foolish: why shouldest thou die before thy time?"

THE CHOICE TO LIVE

Today, I wish to challenge an assumption we make about life.

Usually, when someone dies young, there is a tendency to say, 'It was his time to die. Death is like that, you never know when your time will come.'

Is that truly the mind of God? I beg to differ.

There are paths that people take and decisions that they make that are guaranteed to shorten their lives, contrary to the will of God. These are called the ways of death.

If a man drowns himself in disastrous habits that are bound to endanger his health and he dies in his youth, it does not mean that God designed for him to die so early.

God has promised in Psalm 91:16 to satisfy you with a long life. Longevity of life is a promise. It is up to you to accept it or reject it.

Always plan to live, Apostle Paul says, 'For I am in a strait betwixt two, having a desire to depart, and to be with Christ; which is far better: nevertheless to abide in the flesh is more needful for you.'

Refuse to die before your time.

Take Home:* Refuse to die before your time. May you leave this earth only when you have run your race and finished your course.

Pastor Ronnie Mutebi









WEDNESDAY 15TH NOVEMBER 2023

RIDE WITH THE GOVERNOR

IN THE MUKONO DISCON CARAVAN

START AND END: HOTEL AFRICANA

DEPARTS: 3:30PM SHARP

IN CONJUNCTION WITH JINJA ROAD CORRIDOR CLUBS

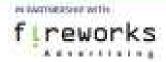
PICKS-UP STOPS: HOTEL AFRICANA SHELL KIREKA & SEETA

TAX

50K INCLUDES DRINKS AND BITES

PAY TO: RTN JANE MARY NAMATOVU 0772 493 899 0750 493 899





REGISTRATION LINK https://discon.rotaryd9213.org/

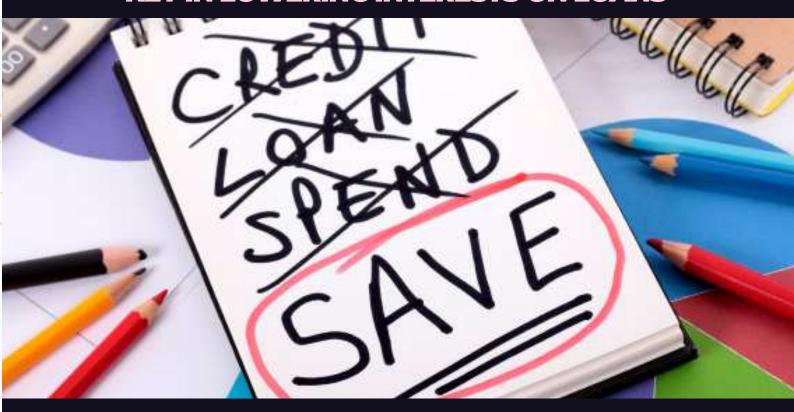






#OUTTOLUNCH:

PREDICTABLE INCOMES, CULTURE OF PAYING DEBT KEY IN LOWERING INTERESTS ON LOANS



ou have probably heard somebody say these not very magical words; "It is very little money," especially when they are being asked to pay back some money, they were so desperate to borrow. Or somebody has accosted you for depositing money on a particular mobile money line without asking them first as they had a debt on a line on which you deposited.

You also probably know somebody who came crying to borrow some money and has since switched off their phones or no longer answers your phone call. Some wise people have advised Ugandans to only lend people money that they can afford to lose. Imagine!

This habit of failure to pay back is extensive. I saw a post with a quote attributed to the Bank of Uganda Deputy Governor saying that the Uganda Bankers Association had told him that commercial banks in the country have Shs5 trillion of loans in courts.

Apparently, once some people borrow money from the banks, when payment time comes, they run to court disputing the amount to pay or the legality of the lender. As you know courts take their time to decide non-political cases. It can be years before a judge is allotted the case and then the scheduling and adjournment can take forever. As the judge is about to give his judgment, he is transferred and another judge is appointed to

hear the case. Adjournment of cases is the norm in Ugandan courts. In the meantime, the lender is losing money and the borrower is in court purposely to play the long game.



DENIS JJUUKO

It's perhaps one of the explanations for the high interest rates we pay on loans thereby affecting the country's economic growth. Usually, we only complain about the banks and not our failure to honor our loan obligations. Failure to pay debt is one of the major impediments to growth.

In his top selling autobiography, legendary businessman, Bulaimu Muwanga Kibirige (BMK) and now deceased, credited his growth on supplier's credit where he received goods on credit and paid back. He said that many of his colleagues who always found ways not to pay back suppliers had their businesses collapse within a few years. Some of these people, he said, had been wealthier than him. By the time of his death, some used to call him for financial assistance.

Of course, debt payment issues aren't squarely on the shoulders of the debtors. The banks aren't innocent either but there are also other issues why interest rates are high in Africa. The size of the economy, political instability, high levels of poverty and high inflation rates among others could provide richer explanations. But the borrowers can't always be absolved.

The majority of people in Africa have no predictable income since they largely work in subsistence agriculture, growing food for household consumption with the little surplus left to sell. Even those who practice commercial agriculture, the majority have small gardens and always unsure of their income.

Today the tomato harvest is good but everyone has had a bumper harvest thereby crushing the prices. Next season, few farmers have remained in the business and the prices are high prompting everyone to grow the tomatoes the following season. By harvest time,

there are simply too much tomatoes and the prices are down again. That is the circle most smallholder farmers operate in.

Banks looking for somebody to lend money won't even bother giving them a call. They know that chances of a borrower not being able to pay back are high. If they are to lend, they extend as little as possible (at high rate) which is unable to help get a farmer out of poverty.

Yet 50km away, in the country's capital, the tomatoes are on high demand that some are being imported into the country either as fresh tomatoes or factory processed tomato paste (look at the shelves in your local supermarket).

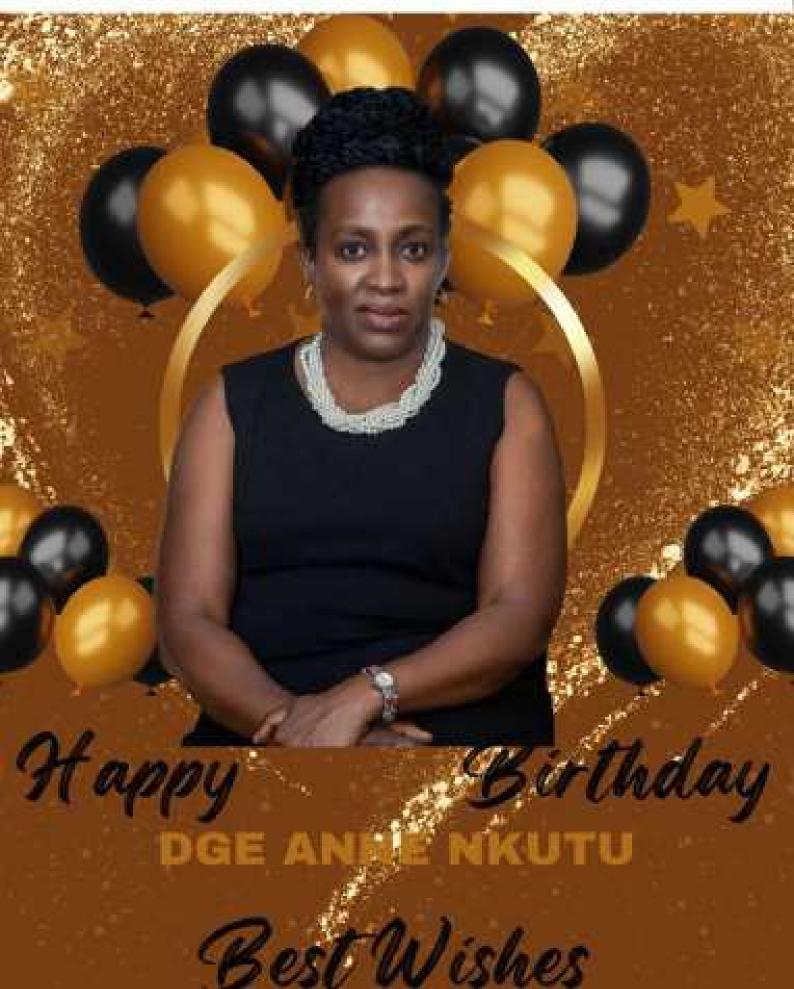
This being the rain season, there are reports that farm gate milk prices have crushed by more than 50 percent. In December, at the first sign of a dry season, the prices will go up again. But farmers have no alternatives to preserve their milk and wait for the prices to go up. The money they would have made due to increases in the prices in the dry season will go into looking for water for the cows. You can say that about almost every crop or produce.

If we want lower interest rates on loans, there is a need to ensure that the majority of our population who are involved in agriculture earn a predictable income, the judiciary must become efficient in disposing cases (Katikkiro Mayiga writes about this in his book Uganda: 7-Key Transformation Idea), and cultivate a culture of people paying back their debts and stabilize the economy and the politics.

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

Rotary Kampala-Naalya





Scottish Borders Council recognized RI President

Gordon McInally at a civic reception as the first Borderer to serve as President of Rotary International.





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

THE SINGING AND DANCING COMPETITION.

We were there and created impact beat by beat, Saturday, November 11.2023



MEET OUR INDUCTEES

The Rotary Club of Kampala-Naalya is growing its membership with an addition of two members this week.



Barbra Ninsiima

Barbra is a procurement specialist employed with a Humanitarian Service NGO in Kampala. She loves Dancing, Travelling and Reading.

Barbra is motivated to join Rotary by her father who was president of the Rotary Club of Njeru and colleagues who have been part of Rotary Service for several years.

She brings on board immeasurable skills in leadership, integrity, teamwork and communication. Barbra has also committed to transforming lives, Full participation in Rotary activities, networking and fun.



Ronnie M. Mutebi

Ronnie is a Media Consultant, Educationist and Pastor. He has worked in the media industry for more than 20 years a journey that started with the Christian Founded Top Radio before joining Radio One FM 90.

He is now a director at R-One Consult, Board member of St. Barnabas College - Migadde, Director of Vine Education Center and a Pastor at Phaneroo Ministries International

He chose to join Rotary because he loves to care and empower others to excel.

RCT Naalya



William Kigenyi

William is an accountant who currently works with aBi Development Ltd as a Grants Management Specialist. Prior to this, he has worked as an auditor with one of the Big 4 accounting firms. He is also a member of the Association of Certified Chartered Accountants (ACCA). He is a staunch Manchester United supporter and enjoys various sports including football, basketball, rugby and Formula One.



Samuel Ssemanda

Samuel Ssemanda, is an accountant and architect, and a partner of Express Wash Laundry Services. He also works in the construction industry as a consultant.

Socializing is his medicine, football is bae and the slogan Glory Glory Manchester United is part of his vocabulary. He is adventurous anytime any day and he is always intrigued by Self-development books intrigue me.



Elizabeth Nagasha

Elizabeth Nagasha is the Director of Farm Ville Enterprises that sells ghee and eshabwe (a traditional ghee sauce) and a Content Marketer helping brands connect with their audiences by optimizing different forms of content. She is a mind sports trainer specializing in scrabble and bridge which helps her interact with many young people.

Elizabeth loves to watch movies in her free time and take very long naps.



Mugume **Apollo Maani**

I am Mugume Apollo Maani. A 27-year-old man from Isingiro. A business administrator. I attended Kabateraine Memorial School in Mbarara and Kings College Budo in Wakiso District for high and secondary school.

I graduated from Makerere University Business School in Kampala with a Bachelor of Business Administration with an emphasis on finance I interned in the Finance and Cost Control department at the Kampala Serena Hotel.

I've also worked as a polling station assistant for the National Resistance Movement and the Uganda Electoral Commission. I am currently employed as an operations manager at Nova Mart SMC LTD, where I am in charge of operations in a variety of departments including sales, data management, accounting, purchasing, and human resource management.

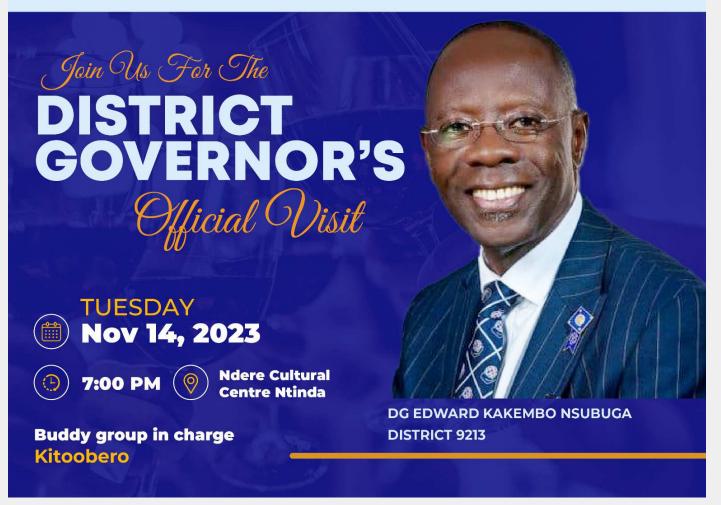
I'm also pursuing a national certificate in automotive mechanics to satisfy a lifelong interest in automobiles. Working with cars, reading, listening to music, watching sports, going for nature walks, travelling, operating machinery, and playing adventure video games are all things I enjoy. To meet new people and give back to the communities I live in, I became interested in Rotaract.











WOULD YOU LIKE TO JOIN OUR CLUB?

GET IN TOUCH WITH OUR MEMBERSHIP
DIRECTOR FOR GUIDANCE AND
MENTORSHIP

SEND AN EMAIL TO RCKAMPALANAALYA@GMAIL.COM OR CALL 0778120939

THE ROTARY CLUB OF KAMPALA NAALYA MEETS EVERY TUESDAY AT 7-8PM

KITOOBERO BUDDY GROUP IN CHARGE

OUR MEMBERS



Rtn Bobby Louis Ogwal



Rtn Charles Owekmeno



Rtn Esther Babirye



Rtn Faith Nambozo



Rtn Flavia Serugo



Rtn Jackie Mutimba



Rtn John Mugisa



Rtn Julie Kisekka



Rtn Margaret Harriet Kugonza



Rtn Paul Jerome Luyima



Rtn Sylvia Nankya