



2026 - 1ST QUARTER

NEWSLETTER

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EDITOR'S NOTE



Welcome to the 2026 1st edition of our newsletter. This year is one of a kind in the rich history of United Civil Servants SACCO (UCS SACCO) as it promises the fulfilment of the Extraordinary.130.26 Strategy; a five-year blue print that entails the expansion of our customer membership to one hundred and thirty thousand by the end of the year 2026.

It is remarkable to take note of UCS SACCO's relentless growth as evidenced by selected growth parameters that include the institution's recruitment of over 15 thousand members in 2025,

a recorded K15.7 billion profit after increasing its loan book from K32 Billion to K48 Billion, and its evergreen competitiveness when it comes to service delivery of financial products on the local front and beyond borders through its diaspora portfolio. The climax of our good start to the year has been influenced by having the minister of trade, industrialization and tourism, Simon Itaye, joining United Civil Servants SACCO.

Nevertheless, the positives surrounding UCS SACCO haven't come on a silver platter neither are they a product of luck. Our growth is a great indicator that as an institution, we are doing the right things. For instance, we have gone digital in our operations and the adoption of the Document Management System (DMS) has influenced our internal customer coordination which is good for customer service. Also, the relocation of our head quarters from Mzuzu to Lilongwe has allowed us to operate centrally. Additionally, the introduction of our new website (www.ucssacco.com) has also been a key milestone.

I would like to make the most of this platform by welcoming you to the open doors of United Civil Servants SACCO, which for the record, is the fastest growing SACCO in Africa, 6th or 7th largest Sacco in Africa (in terms of membership) and the biggest in Malawi. I am confident of UCS SACCO's potential room for further growth through digital innovation, as it eyes to expand its membership to five hundred thousand by the year 2030.

Enjoy the ride as one page invites you to the next.

Francis Waliwa

Chief Executive Officer

UNITED CIVIL SERVANTS SACCO HOLDS ITS 31ST ANNUAL GENERAL MEETING



United Civil Servants SACCO (UCS SACCO) celebrated its 31st Annual General Meeting at BICC in Lilongwe under the theme: Advancing a Digitally Enabled SACCO.

Speaking during the Meeting, guest of honour, Minister of industrialization, business, trade and tourism Simon Itaye described UCS SACCO as one of the crucial institutions for financial transformation in the country. Itaye then expressed interest to join UCS SACCO as a member.

Among other things, the minister commended UCSSACCO for adopting the Document Management System (DMS) which has helped the institution to reduce the use of paper by 90 percent.



Itaye: *I'm very impressed with how UCSSACCO is transforming people's lives*

Fletcher Mhango, board chairperson for UCS SACCO, reaffirmed the board's continued commitment in ensuring that UCS SACCO is extremely competitive when it comes to service delivery on the local front and beyond borders through its diaspora portfolio.



Mhango: UCSSACCO Board Chairperson

During the meeting, Chief Executive Officer for UCS SACCO, Francis Waliwa, described the 2025/2026 financial year as a success citing that the institution registered a K15.7 billion profit after increasing its loan book from K32 Billion to K48 Billion.

Waliwa added that the Institution recruited over 15 thousand members in 2025, a development that signifies growth.

He also underscored the Sacco's potential room for further growth through digital innovation as it eyes to expand its membership to 500 thousand members by the year 2030.

Chief Executive Officer for MUSCCO, Fumbani Nyangulu, emphasized that Saccos encourage a savings culture, wealth creation, and national economic growth, and therefore, there is need for government to create an enabling environment for saccos to thrive in the country.



Waliwa: emphasizing a point during the meeting

A PEEP INTO NALIKULE SOCIAL WEEKEND



During the Easter weekend, the open theatre for Nalikule College of Education wore an entertainment face as the place was turned into the perfect platform for the school's costume party given the social weekend in motion. The scenes were not short on vibes, creativity, laughter, dance, fashion sense, music, and a financial literacy session led by United Civil Servants SACCO (UCS SACCO) by virtue of being the co-sponsor of the social weekend - ensuring that the day was a memory to behold.

UCS SACCO holds quarterly student engagements, which aims to instil a savings culture among tertiary education students. Here's a peep into a pictorial focus of how the costume party





DEDZA DISTRICT HOSPITAL COMFORTED WITH COMPUTER DONATION

United Civil Servants SACCO (UCS SACCO) has reached out to Dedza District Hospital with a donation of 2 sets of desktop computers and a printer worth 7 million kwacha as a way of enhancing efficiency at the public health facility.

UCS SACCO's Head of operations, Francis Kandonga, underscored that the donation is a response to the theft of computers in the laboratory of Dedza district hospital in December, which has since scaled down laboratory computerized services at the hospital.

“As an institution, we trust that the donation which we have made at Dedza District Hospital will help to accelerate quality delivery of health services considering that the hospital was previously lacking in terms of electronic devices in particular computers and printers,” said Kandonga.

Speaking after receiving the computers, Dedza District Health Officer (DHO) DR. Isaac Mbingwani, commended UCS SACCO for the donation describing it as timely and crucial as the new computers pave room for the hospital to operate screening services for some diseases instead of referring its patients to Lilongwe Central hospital.



Mbingwani: *We are very grateful for the assistance*



Kandonga: *We care about health service delivery*

COPING WITH RETIREMENT THROUGH SAVINGS FROM UCS SACCO

In Malawi and the rest of the world, it is common for employees nearing their retirement age to develop a retirement fever especially when they have not figured out on how best to finance their basic needs in the absence of a salary. James Nkolongo, a former messenger at Salima District Fisheries office, ensured the future of his life after retirement was in his own hands by joining United Civil Servants SACCO-UCS SACCO in 2021.

Nkolongo, who served at Salima District Fisheries for nearly 4 decades said he did not find it hard to cope with life after retirement considering he had the confidence that his savings at UCS SACCO were bound to keep working for him.

“When I joined the UCS SACCO, I was exposed to a culture of savings. Of course, I joined as a civil servant but I was aware that I will join the Nzika Account Savings once I retire. Among other benefits, the Nzika Account Savings keeps retirement benefits safe and growing, gives retirees access to financial support through affordable loans, encourages retirees to remain financially secure, helps retirees to manage retirement funds through structured saving, and reduces the risk of quickly exhausting retirement benefits,” said Nkolongo.



Nkorongo: *I am a proud retiree*

Nkolongo, highlighted that many people stop saving after retirement, yet financial needs continue. For instance, if not for my savings at UCS SACCO and the loans which I access at the institution, I would have struggled to meet the financial demands of my family.

Nkolongo said: “Today, even as a retiree, I am able to still pay school fees for my kids because I have access to flexible loans offered by UCS SACCO and I receive dividends from my savings at the end of each financial year. Nothing has changed compared to the time I had a job because I am still thriving financially. Remarkably, through UCS SACCO, I was able to secure a loan to invest in my agriculture.”

Today, Nkolongo is an established farmer who grows maize on a 2 acres farm in Maganga Village in the area of traditional authority Mdalamkwanda in Salima.



NZIKA SAVINGS ACCOUNT



About Nzika

Nzika Savings account is for all retirees. It provides a safe place for pension deposits, offering flexible access to savings for daily expenses or emergencies.

Nzika Savings details

- ▶ Membership: **Retired members**
- ▶ Minimum monthly share contribution: **K10,000**
- ▶ Minimum monthly Deposit Contribution: **K3,000**
- ▶ Investment Account: **Optional (Investment account earns an annual interest rate of 15% per annum.)**
- ▶ Service fee charge: **K2,650**
- ▶ Minimum total monthly contribution is **K15,550**
- ▶ Contribution Method: **Cash or Bank**
- ▶ No charges on withdraws

Umodzi Loan

It is a specially designed financial solution for retirees, offering them access to affordable credit to support their post-retirement needs.

Umodzi loan Requirements

- ▶ Be a registered retiree member of UCS SACCO
- ▶ Applicants must be nationals or permanent residents of Malawi.
- ▶ Have an active investment savings account with UCS SACCO.
- ▶ Have a national ID
- ▶ Not have an existing outstanding umodzi Loan at the time of application.
- ▶ The collateral of the Umodzi loan is the savings in the investment account.
- ▶ Loan Amount: The total loan amount, including interest, must not exceed 70% of the retiree's savings.
- ▶ Repayment Term: Maximum repayment period is 30 months.
- ▶ Loan Interest Rate: 3.5% per month on a reducing balance basis.

Visit www.ucssacco.com or dial *3087# to join



UNITED CIVIL SERVANTS SACCO IS REGULATED BY THE RESERVE BANK OF MALAWI

For context, Nzika Savings account is for all retirees and it provides a safe place for pension deposits, offering flexible access to savings for daily expenses or emergencies.



UCS SACCO FURNITURES SALIMA FISHERIES OFFICE

True to its slogan of *“changing lives”*, United Civil Servants SACCO-UCS SACCO has changed the interior outlook for Salima District Fisheries office with office furniture worth 5 million Malawi Kwacha.

Speaking after handing over the furniture, UCS SACCO's head of Customer Service and Member Engagement, Albert Moyo, said the gesture reflects the SACCO's unwavering devotion to complementing government's efforts in creating better working environments for excellent service delivery in the public sector.

“We are a market leader in Malawi's SACCO industry, and one of the fastest growing SACCO's in Africa. But beyond that, we are self-mandated to serve the general needs of Malawians.” Moyo said.

Speaking after receiving the furniture, Salima district fisheries officer Patrick Zakeyu, commended UCS SACCO for the donation describing it as timely and crucial.

Salima District Fisheries office is one of the significant offices that promote and safeguard fishing activities in Lake Malawi.



Government alone cannot do everything

BREAKING FEES BARRIERS

In her quest to further her studies whilst working as a teacher in Malawi's civil service, Gift Likoya discovered that belonging to a SACCO is the foundation of sustainable wealth creation. Gift joined United Civil Servants SACCO-UCS SACCO in 2022, and her academic dream turned into a profound testimony.

According to Likoya, she could not have managed to finance her studies in Early Childhood Development had she not joined UCS SACCO. "I am thrilled with UCS SACCO's products and incredible service delivery. I was able to complete my studies in Early Childhood Development because of the loans I was accessing at UCS SACCO. Their loans have a lower interest rate and the repayment period is flexible," said Likoya.

Likoya also applauded UCS SACCO for its efforts towards member education saying it is the principal catalyst for financial stability and wealth creation at wholesale.

"Through the United Civil Servants SACCO, I have learned that financial discipline is not a box you check off; it is a behaviour you nurture once you are taught. And when it grows, it becomes the very thing that breathes life into financial stability. It is the secret ingredient that turns plans into progress," said Likoya.

Meanwhile, Likoya is pursuing her studies in nursing and she casts her vote of gratitude to UCS SACCO for granting her another education loan.



Likoya: *My academic dream is now a reality*



UCSSACCO A FRIEND INDEED

United Civil Servants SACCO-UCSSACCO has again exercised its corporate social responsibility when it reached out to Bandawe School for the hearing impairment in Nkhatabay with food items worth of millions of kwachas.

Speaking during the donation, UCSSACCO's Mzuzu branch Manager Yohane Chirwa emphasized the Organisation's commitment towards quality education for hearing impaired learners.

"As an institution, we regard children as our future leaders. Therefore, it is our primary goal to provide them with basic needs such as food to enable them focus fully on their studies for excellent results," Chirwa said.

In her remarks, Headteacher for Bandawe School for hearing Impairment, Winnie Banda, expressed gratitude for UCSSACCO's continued support towards Children's welfare at the school.

"We are overwhelmingly grateful for UCSSACCO's level of consistency in providing food items to the children during each school term," Banda said.

The donated items include bags of maize, rice, beans, bales of soya pieces, sugar, cooking oil, and clothes.



Chirwa, handing over food items to Bandawe School Officials

UCSSACCO REACHES OUT TO SALIMA RESOURCE CENTRE



Kasongo (wearing a head gear) and learners cheering behind the items

United Civil Servants SACCO recently visited Salima Resource Centre, a school that supports and educates children with visual and hearing impairments. The visit was part of UCSSACCO's commitment to giving back to the community and supporting those in need.

Speaking after presenting the items to the school, UCSSACCO Marketing and Communications Supervisor Alepher Kasongo said the institution donates food items to the centre every academic term.

"Today we brought food items including cooking Oil, Sugar, bags of Maize, Beans and Rice because we believe that good nutrition is crucial in enhancing the children's academic performance in class. We also support learners who have been selected to National Secondary schools with school fees and we are impressed to note that three out of five candidates who sat for 2025 Primary School Leaving Certificate Examination at this school, have made it to National Secondary schools." said Kasongo

Currently Salima Resource Centre has over thirty learners drawn from various districts across the country.

UCSSACCO CHAMPIONS AFFORESTATION DRIVE



United Civil Servants SACCO (UCS SACCO) has cemented its efforts in afforestation by planting over 50,000 trees during the 2025-2026 tree planting season across several districts including Chitipa, Karonga, Salima, Lilongwe, Mchinji, and Zomba.

UCS SACCO through its 'Green Initiative' aims at planting 2 million trees by the year 2028. UCSSACCO has since been partnering with stakeholders and sponsoring tree planting exercises as one way of taking part in the afforestation drive.

Speaking during UCS SACCO'S Lilongwe 2026 Tree Planting Launch, UCS SACCO's Head of Operations, Francis Kandonga, said the institution's green initiative is part of efforts to complement government's effort to restore depleted environment.

"As of early 2026, Malawi continues to experience significant forest loss, with preliminary data indicating around 300 hectares (ha) of disturbance alerted within the first few months. This is an alarming statistic of how as a country we have made a mess of our forests. It is for this reason that we assumed a responsibility to complement government efforts in achieving Sustainable Development Goal (SDG) number 13 which emphasizes on climate action."

"We will therefore continue to commit to climate action as we look forward to creating favourable environments for the people that we serve as a financial institution," said Kandonga.

UCS SACCO's 'Green initiative' was launched in 2024. The five-year strategic green gesture is not only a relentless commitment to the environment but also a symbol of corporate excellence as per expressed by the United Civil Servants SACCO.





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