



CHANGING LIVES!



# UCSSACCO Newsletter

2<sup>nd</sup> Quarter Edition

2024

## EDITOR'S NOTE

The mission for United Civil Servants SACCO remains to transform socio-economic lives of all Malawians. There are hundreds of thousands of members whose lives have totally transformed both socially and economically through services and products that United Civil Servants SACCO offers. There are also indelible memories of hope and love that United Civil Servants SACCO has instilled among Malawians from various parts of the country through its community services. This second edition Newsletter therefore demonstrates a true definition of hard work and commitment for both our members and the organization. The achievements have been made possible despite facing economic challenges as a country. At United Civil Servants SACCO, we train our members to turn challenges into opportunities. Transformation of our members means UCSSACCO's meaningful contribution to the country's development and efforts towards the vision 2063 actualization. To the readers, we are humbled to present to you inspiring stories and initiatives that would definitely ignite your passion for success.







# UNITED CIVIL SERVANTS SACCO

in partnership with

## NICO LIFE INSURANCE

Brings



### NEW WELFARE FUND BENEFITS & OPTIONAL PREMIUMS



#### OPTIONAL PREMIUMS

**BEFORE**

Mandatory contribution of K500

**Benefits**

- Member → K500,000
- Spouse → K250,000
- Children → K150,000
- Parents → K50,000

**NOW**

Mandatory contribution of K500

**Benefits**

- Member → K800,000
- Spouse → K600,000
- Children → K500,000
- Parents → K50,000

**Premium of K1,100**

**Benefits**

- Member: K1,200,000
- Spouse: K900,000
- Children: K750,000
- Parents: K50,000

**Premium of K2,100**

**Benefits**

- Member: K1,600,000
- Spouse: K1,200,000
- Children: K1,000,000
- Parents: K100,000

**Premium of K3,100**

**Benefits**

- Member: K1,800,000
- Spouse: K1,350,000
- Children: K1,125,000
- Parents: K112,500

TERMS AND CONDITIONS APPLY

Visit [www.uc sacco.com](http://www.uc sacco.com) or dial \*3087# to join



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





## “I CALL IT THE MIGHTY UCSSACCO”

For Mr Nelson Kwata, a Nkhata Bay based teacher by profession, who bought a car for easy mobility, the only word that fits well to describe UCSSACCO is Mighty. He says what UCSSACCO has done to him is beyond human comprehension. Mr Kwata adds that United Civil Servants SACCO is the readily available solution to all financial challenges that people face.

“United Civil Servants SACCO has really made my dreams come true. I constructed a house, established businesses and bought a car through savings and loans.”

Kwata, urged all Civil Servants and those in the private sector to join United Civil Servants SACCO for their dreams to be fulfilled.



*A jubilant Nelson dancing alongside his car*





## UCSSACCO CONSTRUCTS A MULTIMILLION KWACHA MAPANGA PRISON TRAINING SCHOOL

Mapanga Prison training school in Blantyre is now wearing a beautiful face after United Civil Servants SACCO (UCSSACCO) rehabilitated the saluting dais to the tune of 32million kwacha. The saluting dais was severely damaged in 2021 by some Malawian returnees from South Africa who were accommodated at the campus during the COVID-19 pandemic.

Speaking during the hand over ceremony, UCSSACCO Chief Executive Officer Francis Waliwa said the Cooperative has numerous members from various institutions including the Malawi Prison Services hence coming to their rescue to refurbish the damaged structure. Waliwa added that the training school deserves quality training structures to produce professional security officers who can assist in ensuring that there is a peaceful and conducive business environment.

“This is part of our Community service. We are optimistic that this multimillion kwacha facility that we have handed over to Mapanga Prison will assist in facilitating quality and professional training to the officers”

Receiving the saluting dais, Commissioner general for Malawi prisons Services Masauko Wiskot commended UCSSACCO for the kind gesture. Wiskot added that Mapanga Prison training school was struggling to conduct a pass out parade without the Saluting dais. He has since urged UCSSACCO, the lead SACCO in the country to continue rendering support to the security agency

Mayor for Blantyre City, Councilor Wild Ndipo officially handed over the Saluting dais praising UCSSACCO for demonstrating a great commitment to assist in addressing challenges that the country’s security agencies face. “This is a shining example of a responsible and patriotic Organisation that has the welfare of people and the nation at heart. I am urging others in the corporate world to emulate this gesture”

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*Waliwa left, sharing notes with Blantyre city Mayor Councillor Wild Ndipo*

The ceremony was also graced by various officials including UCSSACCO Board Chairperson Jessy Eneya, Chief Executive Officer for Malawi Union of Savings and Credit Cooperatives Fumbani Nyangulu and Traditional leaders.

United Civil Servants SACCO conducts various Corporate Social responsibilities to ensure that it provides solutions to various challenges the society is facing.

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*Commissioner General Wiskot pauses with Wild Ndipo inside the new Saluting Dais*





## FROM A TENANT TO A LANDLADY

Susan Mbukwa never anticipated to become a landlord of five modern houses and 9 commercial shops. She says her passion to venture into real estate investments grew when she joined United Civil Servants in 2009. Susan says at first she constructed a house and moved out from a rented house. She later constructed another house for commercial, expanded her land and constructed the other three houses

“The loans that I always obtain from United Civil Servants SACCO have turned around my socio- economic status. I am a woman of fulfilled dreams because of UCSSACCO.”

Susan adds that through knowledge that she acquired from free financial trainings by UCSSACCO, she is able to provide financial guidance to her colleagues on how best they can purposefully utilize loans.

Susan, a teacher by profession says on top of her monthly salary she is able to get about one million kwacha every month from rentals



*Shops owned by Susan Mbukwa*



*Susan opening a gate as she enters into her house*





## UCSSACCO DATES SOUTHERN JOURNALISTS

As one way of instilling financial knowledge in journalists to enhance their personal economic development and dissemination of financial information to the public, United Civil Servants SACCO (UCSSACCO) engaged some journalists from various media houses in the southern region. Speaking during the interaction session at Golden peacock in Blantyre, UCSSACCO Chief Executive Officer Francis Waliwa said journalists are crucial in disseminating financial information to the public hence the need to drill them on the SACCO model and its potential to transform people's economic status.

“The role of journalists in informing the public cannot be overemphasized. UCSSACCO believes that if we equip them with the right information on the power of SACCOs, the nation will tremendously transform economically through mindset change. Additionally, Journalists are also part of the society and they need to be inspired on the importance of savings.

Waliwa added that government alone cannot address all the financial challenges people are facing. He said if people pull their financial resources together, it can help to create employment for the youth and provide financial capital to the citizenry thereby improving the country's economic status

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*Waliwa: Stressing a point to journalists*



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Speaking after the engagement, one of the journalists, Alex Banda of Zodiak Broadcasting station expressed gratitude for the engagement saying it will help journalists to report on an informed point of view. We really appreciate UCSSACCO for organizing this session. The engagement was an eye opener and as journalists, we have gained useful knowledge and skills

UCSSACCO has been engaging the media from various regions and it also provides financial trainings to its members and stakeholders. Currently the Cooperative has about 70,000 members and aims to have 130,000 members by the year 2026. In 2023,UCSSACCO realized 2billion kwacha profit which was distributed to its membership as dividends according to one's shares



Banda: We are no longer the same

**UNITED CIVIL SERVANTS SACCO**

*An early bird catches the worm!*

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the country's leading SACCO!

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## BRING THEM TO ME

Listening to Anita Malota narrating her success, one would think that Anita is just exaggerating. But the moment she takes you through her life time investments which includes a farmland of over 15 hectares in Rumphi, the cars she has bought, her academic advancement and the schools her children went to, one starts to believe that it is not a mere talk but reality.

Anita grows a variety of crops including sunflower, Groundnuts and Soya. She estimates to realize over 15 million kwacha after selling the produce. Anita attributes all her achievements to United Civil Servants SACCO.

“I was amazed with the dividends that I received this year. I saved a lot of shares and got meaningful dividends. If there are some people who want to see tangible evidence on what United Civil Servants SACCO can do, then send them to me.”



*Mrs Malota's Car and House*



*Part of Mrs Malota's Harvest*





## SAVE MONEY TO CONSERVE THE ENVIRONMENT

United Civil Servants SACCO-UCSSACCO joined the World in commemorating environment day. UCSSACCO General Manager Francis Waliwa emphasized its commitment to provide products and services that would help in reducing environmental degradation. Waliwa added that sustainable means of income is crucial in conserving the environment as people would not degrade the environment to make ends meet.

“When people save money and have access to loans, they cannot resort to engage in activities that are harmful to the environment like careless cutting down of trees as their source of income” said Waliwa

Waliwa added that sustainable savings would enable people to have financial muscle to construct environmental friendly structures. This year’s commemorations were held under the theme “Land restoration, desertification and drought resilience”.



# WITH JUST AN MOU

Employees in the  
Private Sector can  
also become members of  
United Civil Servants SACCO



SCAN ME



TO JOIN

## FOR CORRESPONDENCE

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