

# the AFRIDA



## Magazine 2025

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Career and Business Youth Professionals

# CONTENTS

) <b>7</b>	The AFRIDA Secretariat Insights Driving Unity and Development through Strategic Leadership
9	PROFILE OF AMAZING FRIENDS for DEVELOPMENT ASSOCIATION AFRIDA
13	The Voice at the peak casting AFRIDA  Amplifying Impact through Strategic Visibility
14	Partnerships, Contractual services and resource mobilisation at AFRIDA
16	The power of interdisciplinary collaboration Unlocking AFRIDA'S potential
17	AFRIDA'S secret to survival; A closer look at its cell based engine
19	USAID policy shake-up AFRIDA, provides relief to the affected Members
22	Carrer tips for Young Professionals
24	The advancement of technology world wide and its impact on uganda
27	The coffe farming business, opportunities, challenges and best practice
29	Life long learning for AFRIDA young professionals
32	An Overview of the AFRIDA investment league
33	AFRIDA financial management practices
35	Personal finance and career planning
38	Unlock financial future
39	Unveiling the AFIDA estate
42	A ray of hope  How AFRIDA's medical camp quietly transforming communicaties
44	AFRIDA gives back to the community through corporate social responsility initiatives
48	Redefining career success for the next generation
0	AFRIDA SACCO where unity meets prosperity
53	INSIDE MY POT:
	Flias Musoro's journey of purpose, growth, and harvest

## **AMAZING FRIENDS for DEVELOPMENT ASSOCIATION**



## **AFRIDA - EXECUTIVE**

2024 - 2026



Atholere Judith Manyanza Secretary General



Ndungo Joard Mubatsi II President



Baluku Sam Vice President



**Muhindo Ellen** Secretary for Finance



**Mumbere Elly** Secretary for Mobilisation & Publicity



**Baluku Willington** Secretary for Welfare affiars



**Kule Elias Musoro** Committee member



Dr. Musoro Festo Committee member



Masereka Johad Chairperson AFRIDA Christian Fellowship



Thembo Roland Rwamanyonyi Cells Co-ordinator

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Baluku Sam



Ndungo Joard Mubatsi



Atholere Manyanza Judith

## Editorial



Keren Muhindo
Chief Editor, AFRIDA Magazine

## Remarks from the chief editor

t is with great pride and a profound sense of purpose that I present to you the inaugural edition of AFRIDA Magazine. This publication marks a significant milestone, not only as a platform to showcase the collective voice and vision of AFRIDA, but also as a testament to the vibrant spirit and potential of young professionals from Kasese district.

AFRIDA Magazine is more than a collection of articles; it is a vehicle for education, empowerment, and engagement. Through the diverse insights shared within these pages, we seek to inform, inspire, and influence our communities positively. Each contribution reflects the dedication of our members to drive progress and shape narratives that matter.

As the first of it's kind, this magazine stands as both a legacy in the making and a bold step forward.

May it spark dialogue, foster connections, and strengthen our resolve to build a brighter future for the youth.

Happy reading!

## REMARKS FROM THE AFRIDA PRESIDENT



Joard Ndungu Mubatsi II, President

ear Esteemed Readers of the AFRIDA
Magazine, I am delighted to welcome you to
the inaugural edition of AFRIDA Magazine.
This publication marks a significant milestone in the
history of AFRIDA - The Association of Youths in
Career and Business Professions. As we embark on
this journey, we remain committed to fostering
collaboration, empowerment, and growth among
young professionals.

I want to express my warm gratitude to the editorial team and everyone involved in creating this magazine. The team's dedication, creativity, and meticulous attention to detail have resulted in a truly outstanding publication. This magazine is a shining testament to their commitment to excellence, and a source of pride for our entire community. The editorial and support teams, kudos for your tireless efforts, late nights, and unwavering dedication to bringing this magazine to life. You have crafted an exceptional publication that will inspire, educate, and captivate our readers.

This magazine is more than just a collection of articles - it's a platform for our community to share our stories, expertise, passions, and achievements. It is an opportunity for all of us to showcase our journeys, accomplishments, and skills.

Within these pages, we share our stories, showcase our work, and celebrate our achievements with the world. This magazine celebrates the diversity of our community, showcasing the unique talents, experiences, and success that make AFRIDA thrive.

At AFRIDA, we are committed to empowering our members, fostering growth, and driving professional development. This Magazine is a powerful platform for sharing our values with the world, inspiring the creation of an ecosystem and partnerships for others to join us in our mission to support and empower young professionals and the community.

Through this magazine, we are beyond highlighting the successes of our members but also showcasing the collective achievements of AFRIDA. From impactful community initiatives to groundbreaking business ventures, AFRIDA has established itself as a trailblazer in various sectors, and this publication serves as a testament to our unwavering commitment to driving positive change.

Moreover, this magazine bridges the gap between our members and the global community, offering a platform to young professionals to connect, share knowledge, and learn from each other's experiences.

Through its pages, we showcase the diverse ways our members are making a lasting impact in their industries of operation and communities, highlighting their achievements, innovations, and contributions. We hope that the AFRIDA Magazine will extend celebrating success by fostering meaningful collaborations, strategic partnerships, and new opportunities that will propel our community forward.

Leverage the opportunities this magazine presents, whether inspired by fellow members' achievements, discovering cutting-edge business trends, or gaining valuable insights into career development. Together, we are stronger, and through our collective efforts, we'll continue to thrive and make a lasting difference in society.

In closing, I extend my sincerest gratitude to everyone who has brought this magazine to life. Your contributions will have a lasting impact on AFRIDA, the broader community of young professionals, future generations, and the community at scale.

I look forward to witnessing the magazine's evolution and growth in future editions, as we continue to drive success and prosperity for our association, with a focus on Career and Business Development in 2025.

Thank you for your dedication, passion, and commitment to the power of collaboration. Together, we craft the way for future professionals and entrepreneurs to succeed.

## THE AFRIDA SECRETARIAT INSIGHTS



Judith Atholere Manyanza AFRIDA Secretary General sg@afridaug.org +256789312725

## **Driving Unity and Development through Strategic Leadership**

The Amazing Friends for Development Association (AFRIDA) has emerged as a beacon of hope for young career and business professionals, fostering unity and development within their communities. Since its inception on July 19, 2019, AFRIDA has grown into a dynamic and fast-growing association, with a committed Secretariat at the heart of its operations.

## Strategic Initiatives and Achievements

The AFRIDA Secretariat has played a pivotal role in advancing the association's mission through several strategic initiatives:

## Publicity and Outreach

The Secretariat has expanded AFRIDA's reach and strengthened its public presence through intensified internal and external mobilisation, digital publicity, and regular updates.

## Resource Mobilisation and Investment

AFRIDA has mobilized resources to invest jointly in projects that benefit its members, including acquiring the first AFRIDA Estate in the Kampala Metropolitan area.

Administration: The Secretariat has successfully spearheaded various administrative initiatives, such as acquiring a license and bank account, organising professional presentations, and hosting social events.

## Humanitarian Efforts

AFRIDA has demonstrated a profound care for humanity through charitable activities, including donations to health facilities, environmental protection, and support for members during challenging times.

## Advocacy and Accountability

The association is an advocacy platform focusing on accountability and collaborating with organizations to drive positive change within communities.

## Conclusion and Future Prospects

AFRIDA exemplifies the power of collective action in driving community development. As it constantly strategises its initiatives and achievements, the Secretariat has significantly contributed to the broader community's well-being. With ambitious plans for 2025 and years ahead, including investment ventures, strategic partnerships, and enhanced community support, AFRIDA is poised for even greater success.

However, achieving these goals will require stronger member engagement, financial discipline, and continuous innovation in mobilisation efforts. By tackling its challenges head-on, AFRIDA is set to strengthen its role as a leading association for young professionals committed to development and unity.

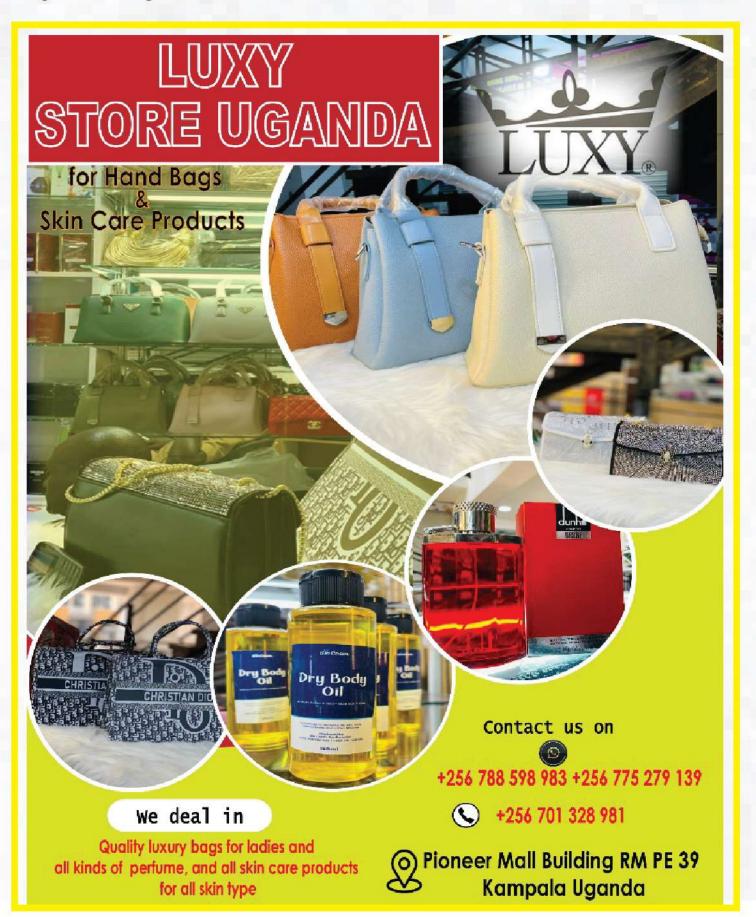
## Recommendations for Future Growth

Enhance Member Engagement, Foster a stronger sense of community and shared purpose among

members through regular updates, social events, and involvement in decision-making processes. Strengthen Financial Discipline, Implement robust financial management systems to ensure transparency, accountability, and sustainability. *Innovate Mobilisation Efforts*, Continuously - explore new strategies and channels to mobilise

resources, expand membership, and increase impact.

By embracing these recommendations, AFRIDA can unlock its full potential and make an even more significant contribution to the development and unity of its members and the broader community.



## PROFILE OF AMAZING FRIENDS for DEVELOPMENT ASSOCIATION AFRIDA



By Joard Ndungu Mubatsi II

AFRIDA Founding Secretary General

mazing Friends for Development Association -AFRIDA is an association (incorporated as a company limited by guarantee at URSB) of Career and Business Youth Professionals that came to foster unity and development among themselves and other members of their communities. AFRIDA's inception dates way back to 2019, with the official association launch on 2nd June 2022 at Grand Global Hotel Makerere Kampala by the ICT and National Guidance minister, Hon. Godfrey Baluku Kabbyanga.

## Founding Executive members of AFRIDA

Name	Position	Profession
Vincent Ndanda	President	Pharmacist
Ritah Masika	Vice President	Social Worker
Joard Ndungu Mubatsi	Secretary General	Engineer
Willington Baluku	Secretary for Welfare Affairs	Computer Scientist
Christine Muhindo	Secretary for Finance	Accountant
Jockim Kasese Mumbere	Committee Member	Engineer
Edgar Masereka	SACCO Chairperson	Accountant
Nicholas Kimanywenda	SACCO Secretary	Engineer
Sharon Masika Mayani	SACCO Committee Member	Teacher
Emmanuel Irumba	SACCO Committee Member	Engineer
Ellen Kaima Muhindo	Cells Coordinator	Food Scientist

Johad Masereka	Chairperson AFRIDA	Accountant
	Christian Fellowship	
Elly Mumbere	Secretary for Mobilization	Banker
	and Publicity	
Juidth Atholere Manyanza	Chairperson SACCO	Engineer
	Supervisory Committee	

Over the years, the association's membership has increased from the founding 26 members to 300 members. This has been due to the immense publicity, mobilisation and commitment of the members of EXCOM.

In 2024, AFRIDA members exercised their constitutional right to elect the current members of EXCOM, which is comprised of the members below.

Name	Position	Profession
Joard Ndungu Mubatsi	President	Engineer
Sam Baluku	Vice President	Advocate
Judith Atholere Manyanza	Secretary General	Engineer
Willington Baluku	Secretary for Welfare Affairs	Computer Scientist
Ellen Kaima Muhindo	Secretary for Finance	Food Scientist
Elly Mumbere	Secretary for Mobilization and Publicity	Banker
Elias Kule Musoro	Committee Member	Environmentalist
Festo Musabe Musoro	Committee Member	Medical Doctor
Roland Thembo Rwamanyonyi	AFRIDA Cells Coordinator	Accountant
Johad Masereka	Chairperson AFRIDA Christian Fellowship	Accountant
Edgar Masereka	SACCO Chairperson	Accountant

Nicholas Kimanywenda	SACCO Secretary	Engineer
Johndab Muthegheki	SACCO Treasurer	HSE Expert
Geofrey Bwambale	Chair SACCO Supervisory	Accountant
Kitambara	Committee	
Sharon Masika Mayani	SACCO Committee	Teacher
	Member	
Alicia Ihango Kyakimwa	SACCO Committee	Accountant
	Member	
Auzias Kamusedde	SACCO Committee	Business Man
	Member	



Dr. Vincent Ndanda AFRIDA founding President As a Career and Business professionals' body, our vision is to be a premier association in the promotion of Unity, Literacy, and Social and Economic Empowerment of our members and communities through the following organs

## 1. The AFRIDA Corporate Social

Responsibility and Welfare scheme, We care for humanity and aim at improving ourselves and our communities through making donations to health facilities, educational institutions, environmental protection through advocating for afforestation, etc

## 2.AFRIDA Investment League:

We discover and utilise unique investment opportunities with AFRIDA's investment arm, specialising in tourism and real estate development, among others

## 3.AFRIDA Entrepreneurs SACCO

(Savings & Credit). We mobilise savings and offer loans at competitive rates, declare dividends to our members annually and offer financial literacy to our members...



4.AFRIDA: Your One-Stop Association of professionals. We avail all professionals for our community development improvement.Our professionals execute contracts and accomplish projects on behalf of AFRIDA

## 5.AFRIDA Christian Fellowship We preach the gospel of our Lord Jesus Christ to all nations.

## 6. Career and Business Develop-

We collectively mobilise for Business and Career opportuni-

## The Future of AFRIDA

The future of AFRIDA is centered on expanding and enhancing the valuable programs that support personal growth and community development.

As a forward-thinking organisation, AFRIDA will continue to prioritise its welfare and corporate social responsibility initiatives, ensuring that its members contribute to the betterment of society through impactful projects and sustainable solutions.

In addition, the investment club and SACCO (Savings and Credit Cooperative) will play a key role in fostering access to investment opportunities and financial services; AFRIDA will continue to support

the wealth-building aspirations of its members and their communities.

The Career and Business Development Scheme will remain a cornerstone of AFRIDA's future. offering tailored resources, mentorship, and networking opportunities to help professionals advance in their careers and businesses.

AFRIDA's commitment to innovation, community welfare, and professional advancement ensure its continued relevance as a transformative platform for career and business professionals across the continent.

## THE VOICE AT THE PEAK CASTING AFRIDA



By Elly Mumbere
AFRIDA Publicity and Mobilisation Secretary

## Amplifying Impact through Strategic Visibility

As a dynamic and forward-thinking association, AFRIDA has always been committed to empowering its members and contributing to the community. However, despite its best efforts, the association often sounds under the radar, with limited recognition beyond its immediate circle. This all changed when AFRIDA's leadership strategised to invest in publicity.

## The Power of Publicity

In today's fast-paced, interconnected world, publicity plays a vital role in shaping the image and reputation of organizations. For AFRIDA, publicity has been a game-changer, amplifying its message, establishing a strong brand, and attracting new members and partners.

## From Obscurity to Prominence

Before embracing publicity, AFRIDA's efforts often went unnoticed. However, by harnessing the power of publicity, the association has shared its mission, values, and achievements with a big audience. This has gone beyond increasing its visibility but amplified its impact, influencing policy, attracting new members and partners, and contributing to meaningful social causes.

## Key Benefits of Publicity

AFRIDA's experience has shown that publicity can have a transformative impact on an organization. Some of the key benefits of publicity include

Amplifying its message, Publicity has enabled AFRIDA to share its mission, values, and achievements with a bigger audience, resonating with like-minded individuals and organisations.

AFRIDA has built a strong brand through consistent publicity efforts, becoming a recognisable and respected name that fosters livelihood among stakeholders.

Attracting new members and partners, increased visibility attracted fresh talent, new members, and potential partners, further expanding AFRIDA's reach and influence.

### Conclusion

Publicity has been a vital component of AFRIDA's success strategy, catapulting the association from relative obscurity to prominence. As AFRIDA continues to evolve, its commitment to publicity will remain essential to amplifying its impact and achieving its goals. By leveraging the power of publicity, AFRIDA has demonstrated the importance of strategic visibility in today's fast-paced, interconnected world.

## PARTNERSHIPS, CONTRACTUAL SERVICES AND RESOURCE MOBILIZATION AT AFRIDA



By Ellen Muhindo Kaima Secretary for Finance, AFRIDA

AFRIDA envisions itself as a premier association that promotes unity, literacy, health, and economic empowerment of its members and their communities, guided by the core values of accountability, integrity, creativity, compassion, and unity.

As a vast association of professionals, AFRIDA impacts communities through direct or indirect partnerships with other organizations, carries out resource mobilization internally and externally, and handles contracts on various project management. In the process, this inclusiveness builds career development and an outstanding social connection at AFRIDA.

AFRIDA has partnered with the Rwenzori Theluji festival organizers for the last two editions to embrace tourism, economic growth, cultural pride, and a shared commitment to peace and security in the Rwenzori region.

AFRIDA has handled several community-based projects that have benefited the people back home. These projects are funded by the AFRIDA community, where each member is tasked to contribute towards the project. For example, in completing the theatre at Kasanga PHC, members contributed according to their various capacities, and the association treasury topped up to make a representative value.



AFRIDA organizes an annual dinner with a different objective each year, and they have achieved all their goals for the last two years. For example, the 2023 Dinner objective was centred on community healthcare delivery. All the profits from the dinner funded the BweraHospital Mattress project, in which the association donated 30 mattresses to the hospital.





AFRIDA's recent successful project was the AFRIDA Medical Camp, which was held in Kithoma Market, Buhuhira sub-county, Busogora North. AFRIDA partnered with various health care providers like St. Paul Health Centre and local media service providers with the help of AFRIDA Medical team professionals to provide free medical services such as screening for HIV and testing for non-communicable diseases.

The event's success was based on the commitment of the AFRIDA community, fundraising from the organization members and donations from friends of AFRIDA, the community local leaders and village health workers (VHTs). The Camp's success adds to AFRIDA's impact on communities to meet its vision and goals.

It's on this ground that AFRIDA calls upon all organizations, universities, and companies interested in a partnership on full-scale open-ended projects or activities to contact the AFRIDA community. AFRIDA community are finishers eager to see our community's development while keeping peace, honesty and love at the core of their work.



## THE POWER OF INTERDISCIPLINARY COLLABORATION:

## Unlocking AFRIDA's Potential



By Alice Ihango Kyakimwa
AFRIDA SACCO Committee Member

Interdisciplinary collaboration is key to unlocking AFRIDA's full potential. AFRIDA connects professionals from various fields to foster knowledge sharing, innovation, and holistic problem-solving. For instance, during AFRIDA medical camps,medical professionals collaborate with social scientists to develop cutting- edge healthcare solutions and provide services within communities, while lawyers and financial advisors work together to provide comprehensive guidance on legal matters and financial planning for the association.

As a hub of professionals, AFRIDA is poised to drive positive change in our communities. By leveraging the diverse expertise of its members, AFRIDA aims to establish a vibrant, supportive, and impactful network dedicated to progress. Beyond collaboration AFRI-DA's professionals have the capacity to design and implement community development projects, addressing social, economic, and environmental challenges. AFRIDA intends to drive lasting social change and impact by advocating for beneficial policies and initiatives.

In conclusion, AFRIDA's potential is vast and untapped.

The association is leveraging interdisciplinary partnerships and proactive engagement to become a powerful force for positive change and transformation. It is time to unlock AFRIDA's full potential and create a brighter for all



AFRIDA Health Proffesionals offering free medical services at the AFRIDA Medical camp 2024

## AFRIDA'S SECRET TO SURVIVAL;

A closer look at its cell based engine

What if the secret to a thriving professional community lies not in a central boardroom but in small, dynamic units quietly transforming lives across regions? Welcome to AFRIDA's cell-based engine, a grassroots model that is not only redefining leadership but also reviving unity, participation, and growth among professionals.

## The spark that lit the fuse

In early 2023, AFRIDA, once a beacon of collaboration and professional empowerment, began to flicker; communications from the Executive Committee (EXCOM) were going unnoticed. SACCO operations were misunderstood, violating core constitutional provisions. Contributions declined, and a spirit of disinterest quietly crept into the ranks. Something had to change. And something did. This saw the introduction of the cell model: a bold, community-based structure designed to rekindle engagement, rebuild trust, and bridge the widening information gap.

## Breaking down the cell model

The cell model organizes AFRIDA into twelve smaller, semi-autonomous units called cells. Each cell operates under the umbrella of the association's broader mission but is empowered to function independently in coordination with AFRIDA's leadership. At the heart of each cell are two passionate cell leaders, chosen not just for their competence but for their commitment to the association's vision. These leaders serve as the direct lifeline between the members and the EXCOM. Overseeing this intricateweb is the cell leaders' forum, a collective of all cellleaders under the guidance of three elected officials: Thembo Roland Rwamanyonyi, Muhindo Dalia and Ikongo Geoffrey. This team ensures alignment, manages

coordination, and fuels the continued evolution of the model.

## More than a structure, a movement

Not your no ordinary management tool! The cell model is a movement within the It has reinvigorated member participation, deepened social ties, and provided strong internal networks that enable members to access



By Roland Eriya Rwamanyonyi Cells Coordinator, AFRIDA Cell Leaders' Forum



SACCO credit facilities through peer guarantees. It's about trust, accountability, and shared purpose. The performance of the cells is not only tracked but also celebrated. During AFRIDA's annual dinner, the most outstanding cells are awarded for excellence. In 2023, AFRIDA Sow to Reap, led by Kabugho Loreen Lucky and Bwambale Ibrahim, clinched the top spot and 2024, saw AFRIDA Genius, headed by Baluku Nobert and Ithungu Christine, taking lead.

## Meet the powerhouses: AFRIDA cells & leaders (As of march 31, 2025)

Cell Name	Leader 1	Leader 2
AFRIDA Synergic	Thembo Roland Rwamanyonyi	Nziabake Aisha Ramathan
AFRIDA Justice League	Baluku Ramathan	Muhindo Dalia
AFRIDA Sow to Reap	Kabugho Loreen Lucky	Bwambale Ibrahim
AFRIDA Hearts of Gold	Baguma Benjamin	Biira Joyline
AFRIDA Genius	Baluku Nobert	Ithungu Christine
AFRIDA Champions	Kabugho Elizabeth	Rogers Ngangale
AFRIDA Nguvu Tayari	Muhindo Israel Gilbert	Ndungu Mathias
AFRIDA Visionary Team	Bwambale Erisa	Kabugho Jones
AFRIDA Wealthy Club	Muhindo Moreen Alimos	Mumbere Hebert
AFRIDA Patriots	Kyakimwa Esther	Mumbere Jockim Kasese
AFRIDA Incredible	Batalingaya Samuel	Masika Michealine
AFRIDA Delighted Friends	Masika Moreen Kabajungu	Ikongo Geoffrey

## The road ahead

What began as a response to organizational challenges has evolved into one of AFRIDA's most innovative and defining strategies. The cell model does not only hold the association together but also propels it forward. The AFRIDA cells are quietly yet powerfully reshaping what it means to belong. So the next time you hear about AFRIDA's impact, remember it starts small, it starts local, and it starts with a cell.



## **USAID POLICY SHAKE-UP:**

## AFRIDA, Provides relief to the affected members



By Moris Mayora Muhindo AFRIDA Welfare Committee

The recent changes in U.S. policy, particularly involving USAID (United States Agency for International Development) funding, have significantly impacted Uganda. A policy is a structured framework of principles, rules, and guidelines developed to guide decisions and actions within organizations, communities, or governments. Policies are purposeful and systemic, crafted to solve problems, promote values, and adapt to changing circumstances while steering entities toward specific objectives. Although it's difficult to quantify the exact number of Ugandans directly employed under USAID-funded projects, the broader influence is substantial. USAID has historically supported numerous sectors in Uganda, including health, education, agriculture, and governance, through partnerships with local NGOs and community organizations. While direct employment may be limited, indirect benefits extend to nearly 40% of the population due to the widespread support of community-based development.

The withdrawal or reduction of USAID funding has triggered far-reaching consequences. The effects are felt not only by project beneficiaries but also by vulnerable populations and informal sectors that depend on trickle-down support from these initiatives. Marginalized groups, subsistence farmers, and daily wage earners have seen access to critical services such as health-care, education, and food aid dwindle. This decline exacerbates poverty and social inequality, threatening the progress of community development efforts.

Subsequently, the multidisciplinary professional association AFRIDA has also borne the brunt of these policy changes. Several members who were previously employed under USAID-supported initiatives have lost their jobs. The consequences are extensive among members and not limited to; reduced income which has led to a drop in savings, share purchases, and the ability to repay loans.

In response, AFRIDA has provided relief through small business loans and welfare support, particularly for medical emergencies. These efforts underscore the association's commitment to resilience and solidarity among its members.

The economic and social impact of donor policy shifts demands urgent and coordinated action. To cushion the blow and rebuild livelihoods. It is therefore, paramount for the Ugandan government must strengthen dialogue with international donors to restore and expand funding and, diversify the economy by empowering local industries and reducing dependency on external aid. The USAID funding cut has had a devastating impact on Ugandan communities, particularly on professionals and vulnerable groups tied to donor-supported projects. However, through collaborative efforts involving government, civil society, and international partners, Uganda can navigate these challenges and lay the foundation for a more self-reliant future.



## ENVIRONMENTAL LAW AND AWARENESS OF THE ENVIRONMENT PRINCIPLES



By Enock Marako Bwambale Advocate for the environment

## 1.0.

## Legal Framework of Environmental Law in Uganda:

Environmental law in Uganda is governed by a combination of constitutional provisions, national acts, regulations, and international standards. Key laws and regulations include:

### 1.1.

The Constitution of Uganda (1995):

Article 39 guarantees every Ugandan the right to a clean and healthy environment.

## 1.2.

National Environment Act, Cap 181:

This is a central piece of environmental legislation in Uganda, outlining rights, duties, and responsibilities related toenvironmental protection.

### 1.3.

National Environment (Environmental and Social Assessment) Regulations, 2020:

These regulations govern the environmental and social assessment process for development proj-

## 1.4.

National Environment (Audit) Regulations, 2020: These address environmental auditing procedures

### 1.5.

National Environment (Standards for Effluent Discharge) Regulations, 2020: These regulations set standards for the discharge of effluent into water and land.

### 1.6.

National Environment (Air Quality Standards) Regulations, 2024: These set standards to manage air quality.

## 1.7.

Occupational S sses safety and health in work environments.

### 2.0.

The enforcement of environmental law involves various institutions:

## 2.1.

Ministry of Water and Environment: Oversees the implementation of environmental policies.

## 2.2.

National Environmental Management Authority (NEMA): The key body responsible for environmental management and policy enforcement.

### 2.3.

Lead Agencies (Local Government and Cities): Local bodies that ensure environmental laws are followed.

## 2.4.

Occupational Safety and Health Department (MGLSD): Focuses on health and safety standards in work environments

### 2.5.

Courts of Law: Provide judicial oversight and handle environmental disputes

## 3.0. Key Provisions of the Environmental Law:

- 3.1. Constitution of Uganda (1995), Article 39: Every Ugandan has a right to a clean and healthy environment.
- 3.2. National Environment Act, Cap 181:
- I. Section 3: Right to a decent environment.
- II. Section 9: Mandates and functions of NEMA.
- III. Sections 55 & 90: Regulate wetlands and pollution notifications
- IV. Section 96: Duty to manage waste
- V. Section 126: Requires environmental audits
- VI. Section 157: Discusses offences related to environmental and social impact assessments.

## 4.0.

## Environmental and Social Impact Assessments (ESA):

The Environmental and Social Impact Assessment (ESIA) process is essential for evaluating the potential effects of projects on the environment and society by licensed environmental practitioners. This involves:

- 4.1. Scoping of potential impacts.
- 4.2. Conducting the study.
- 4.3. Drafting the Environmental and Social Impact Statement (ESIS).
- 4.4. Submitting the statement to NEMA.
- 4.5. NEMA's decision on the statement.

## 5.0.

## Principles of Environmental Management (EM):

Environmental management in Uganda is based on several key principles, as outlined in the National Environment Act, Section 5:

- 5.1. Sustainable Development: Focus on promoting green growth and aligning with Sustainable Development Goals (SDGs).
- 5.2. Inter-generational Equity: Ensures that natural resources are used equitably and sustainably.

## 5.3.

Precautionary Approach: Prioritizes environmental awareness, literacy, and the integration of environmental governance at all levels.

5.4. Public Trust Doctrine: Encourages public

5.5. Polluter Pays Principle (PPP): Hold polluters financially accountable for their environmental damage.

## 6.0. Conclusion:

Environmental law in Uganda is comprehensive and involves a combination of legal and institutional frameworks designed to protect the environment. Awareness and active participation in environmental governance are critical for achieving sustainable development and ensuring environmental protection for current and future generations.



## CAREER TIPS FOR YOUNG PROFESSIONALS



## By Agatha Abwooli Murungi

Procurement officer and AFRIDA Secretary Vetting Committee

Being successful in your career is not easy, but with the right approach, you can foster steady growth. Here are some notable strategies to guide your career development

## 1.Set Career Goals.

Define where you want to be in the next few years and create actionable steps to reach there. Treat your goals as your daily guide this should be your mirror in the bedroom. For example, investing in learning new skills today can make a significant impact in three years. It is ideal to see yourself in a better picture every year. Additionally, staying flexible and adapting to industrial changes will help you navigate career shifts effectively

## 2.Develop New Skills

To stay relevant in your field, continuously upgrade your skills. This can be done by taking new courses, attending seminars and professional workshops, and participating in webinars. Beyond technical skills, focus on transferable

skills such as communication, leadership and problem solving, which are valuable in any career.



## 3. Network Actively

Building professional relationships can open doors to new opportunities. You can expand your network by 1) joining professional organizations that offer career guidance or job leads, 2) engaging with industry peers on platforms

like LinkedIn and keeping your profile updated, 3) volunteering with organizations and offering help to others, even if there's no immediate benefit for you.

## 4. Work on Personal Branding

Your personal brand is your professional identity. To stand out:

- Clearly define what you do, your skills, and what makes you unique (your "elevator pitch")
- Be consistent in how you present yourself online and offline
- Show passion for your work to inspire others and produce your best results

As Steve Jobs, co-founder of Apple, once said, "The only way to do great work is to love what you do."

In light of the above, staying positive and patient in life is important. Career achievement is a journey, not a one-day event. Stay self-motivated and focused, and keep putting in effort even when results may take longer to materialize. Mahatma Gandhi once stated, "The future depends on what you do today." Similarly, Cynthia Shapiro reminds us, "Your career is like a garden; it can be cultivated and grown, or it can be left to wither and die."

You can build a successful and fulfilling career by staying focused, adaptable, and proactive.



## KYAGWE VET PHARMACY — MUKONO—

✓ VET DRUGS 
✓ VACCINES 
✓ CONSULTANCY 
✓ EQUIPMENT

## Eddagala Ly'ebisolo





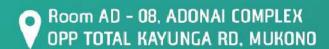








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## THE ADVANCEMENT OF TECHNOLOGY WORLDWIDE AND ITS IMPACT ON UGANDA



By Yosia Baluku
Computer Scientist and Head IT Committee

ver the past few decades, technology has revolutionised every aspect of human life. From communication to healthcare,edu - cation to com merce, technological advancements have transformed how we live, work, and interact with one another.



The global landscape is now characterised by rapid innovation driven by Artificial Intelligence (AI), cloud computing, mobile technologies, blockchain, and the Internet of Things (IoT). These innovations are reshaping economies, enhancing productivity, and creating growth opportunities. At a global level, countries are leveraging technology to solve some of their most pressing challenges. For instance:

- Artificial Intelligence (AI): AI-powered systems are being used in industries such as healthcare, finance, and manufacturing to automate processes, improve decision-making, and enhance customer experiences.
- Cloud Computing: Businesses worldwide are migrating to cloud platforms to reduce costs, increase scalability, and improve data security.
- **Mobile Technologies:** Smartphones hav e become indispensable tools for accessing information, conducting financial transactions, and staying connected.
- Social Media Platforms: Social media channels like Facebook, Instagram, Twitter, WhatsApp, and TikTok have emerged as powerful tools for marketing, community engagement, and advocacy. However, while developed nations continue to lead in adopting cutting-edge technologies, developing countries like Uganda are also making significant strides in integrating technology into various sectors.

## Technological Developments in Uganda

Despite grappling with infrastructure and connectivity challenges, Uganda has made remarkable progress in embracing digital transformation. Key developments include:



## 1. Financial Inclusion via Mobile Money:

With over 28 million registered mobile money accounts, Uganda ranks among the leaders in Africa for mobile financial services. This has enabled millions of people without access to traditional banking to participate in the formal economy.

## 2. Digital Payments: Adopting digital

payment methods, including QR codes and bank transfers, has increased convenience and transparency in financial transactions.

## 3. E-Government Services:

The government has launched several e-services, such as online tax filing and business registration, to streamline public service delivery.

## 4. Internet Penetration:

Although penetration remains relatively low at around 50%, efforts to expand broadband coverage and reduce costs are underway. Despite these achievements, there is still much room for improvement, particularly in rural areas with limited access to technology.

Organisationsthat embrace technology can play a pivotal role in bridging this gap and driving development. For

organisations, adopting technology offers numerous benefits, including but not limited to:

## Improved Efficiency:

Automation reduces manual workload, enabling employees to focus on higher-value tasks.

## Enhanced Communication:

Tools like video conferencing, email, and instant messaging facilitate seamless collaboration within teams and between external stakeholders.

## Increased Reach:

Digital marketing strategies allow organisations to connect with broader audiences locally and internationally. One organisation that exemplifies the successful integration of technology is the Amazing Friends for Development Association (AFRIDA), a Ugandan youth-led Association dedicated to promoting sustainable development.

## AFRIDA's Embrace of Technology

AFRIDA has demonstrated leadership in utilising technology to enhance its operations and achieve its mission. Here's how:

## **Financial Transactions**

To ensure transparency and accountability in its financial dealings, AFRIDA uses unique deposit codes for all contributions to its accounts. This system simplifies tracking and builds trust among its members, Secretariat and other partners. The AFRIDA SACCO and other financial organs of the Association embrace these systems. This ensures clarity, accountability, and a faster reconciliation process. The term "Cashless economy" can well be described at AFRIDA.

## Online Applications for Meetings

With the rise of remote work, AFRIDA has adopted online meeting platforms such as Zoom and Google Meet, among others, to conduct virtual meetings, fellowships, AFRIDA's professional presentations, and workshops. This approach saves time, reduces travel costs, and enables participation from individuals in different regions or countries.

## Mobilisation Through Social Media

AFRIDA leverages social media channels like Instagram, WhatsApp, and TikTok to engage with its target audience. By sharing updates, success stories, and educational content, the Association continues to raise awareness about its initiatives and mobilise support.

## **Bulk SMS Campaigns**

Recognising the importance of reaching all its members and leaving no stone unturned, AFRIDA utilises bulk SMS services to disseminate critical information to its members who may not be online at a time when such an essential piece of information is passed.

## Digital presence and Publicity.

The creation of an official website, https://afridaug.org, serves as a central repository for information about AFRIDA's It also provides a platform for potential supporters to learn more about the Association and get involved. Furthermore, AFRIDA has successfully amplified its visibility and impact by harnessing the power of digital platforms. Its use of creative content on TikTok and other social media channels resonates with younger audiences, attracting new supporters and volunteers.

## In a nutshell, the advancement of technology

worldwide presents immense opportunities for growth and development, especially in emerging markets like Uganda. Organistions adopting technology gain a competitive edge, improve operational efficiency, and expand their reach. AFRIDA is a shining example of how technology can transform institutions' operations, engage with stakeholders, and drivemeaningful change.

As we move forward, it is crucial for more organisations in Uganda and beyond to embrace technology and leverage its potential to address societal challenges. Together, we can create a future where technology empowers everyone to thrive.



## THE COFFEE FARMING BUSINESS, OPPORTUNITIES, CHALLENGES, AND BEST PRACTICES



By Wycliffe Baluku Agronomist

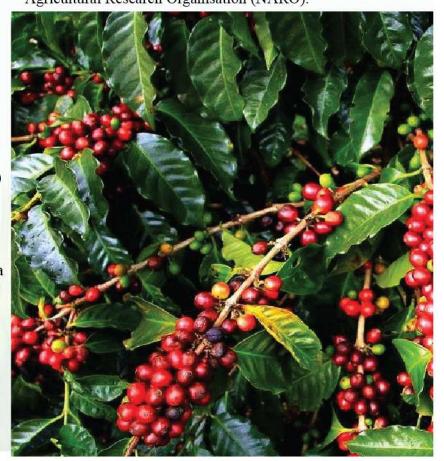
As someone who has spent years studying agriculture and working closely with farmers, coffee is one of the most widely traded agricultural commodities in the world. While coffee farming can be a profitable business, success in this particular venture requires careful planning, management, and strategic marketing. This way, you can be able to thrive with coffee irrespective of the coffee type. I highlight different opportunities, challenges, and best practices in this article to help you decide on coffee farming as a business.

Available opportunities in coffee farming Globally, the demand for coffee is increasing, driven by growingconsumer markets worldwide starting with Uganda, Asia and Europe among others. This gives a wide market base for any coffee farmer. Recently Uganda exported 64,342 bags of Arabica coffee in January 2025, valued at US\$ 20.83 million. (Min. of Agriculture) This already gives hope to any farmers or those intending to join the business.

It is also important to note that coffee is a high-value crop, with prices increasingly hiking. The average coffee price in Uganda is between 15,000 to 20,000 Uganda shillings; worth a good motivation to the farmers and any other persons intending to practice coffee farming.

However, while coffee farming presents numerous opportunities, it is crucial for anyone considering or already involved in coffee farming or business to be aware of the challenges they may encounter and be prepared to address them effectively. Climate change extremes and pests, and diseases are undoubtedly affecting coffee yields and quality. This has squarely contributed to the low production of coffee.But, you equally need to remember that the peak harvesting seasons are characterized by high labor costs, increasing the production costs.

Here is how you can maneuver through the challenges It is important to use high-quality coffee varieties that are resistant to pests and diseases but also based on the soil quality of your location. For example, in Uganda Robusta Varieties NARO 1, NARO 2, ER3, ER4, and Arabica Varieties; SL28, SL34, Ruiru 11, Batian, NARO 3 NARO 4 have been made available by the National Agricultural Research Organisation (NARO).



Endeavor to practice the implementation of sustainable farming practices, such as shade-grown coffee and organic fertilizers.

Invest in technology, such as drip irrigation and coffee pulpers, to improve efficiency and quality for better yields.

In terms of business marketing, a well laid marketing strategy to access markets for competitive prices is key. Look no further, exploit the potential coffee farming business to boost your income. You do not have any excuse of less land or destruction of other plants, especially the fruit trees. Coffee can be grown in conjunction with other crops, such as fruit trees or spices, to diversify income streams, leading to potential livelihood opportunities.



## LIFE LONG LEARNING FOR AFRIDA YOUNG PROFESSIONALS



By Eseri Muhindo and Judith Atholere Manyanza AFRIDA Professionals' Presentations Desk

## AFRIDA's Commitment to continuous enlightenment of its members.

As we navigate the complexities of an ever-evolving world, the importance of lifelong learning cannot be overstated. At AFRIDA, we recognize the value of knowledge sharing and the potential that lies within our diverse membership. In this article, we explore our initiative to host monthly professional presentations, fostering a culture of continuous learning and growth in various fields.

## The Power of Knowledge Sharing

In today's fast-paced world, staying informed and up-to-date is crucial for personal and professional development. Our members come from various backgrounds and professions, each bringing unique experiences and expertise. By tapping into this collective knowledge, we can broaden our understanding of different subjects, from current affairs to finance, agriculture, health, education, and engineering.

## Monthly Professional Presentations

To facilitate knowledge sharing and foster a sense of community. Presentations feature experts from within and outside our membership, sharing insights and experiences on various topics. This initiative has enhanced our intellectual curiosity and provided a platform for free expression, public speaking skills development, and bonding among members.

## **Benefits and Outcomes**

Our monthly professional presentations have yielded numerous benefits, includ-

## Intellectual growth:

Exposure to diverse topics and expert insights has broadened our understanding and knowledge.

## Public speaking skills:

Members have honed their public speaking skills, gaining confidence in expressing themselves.

Sense of community: These sessions have fostered a sense of belonging and bonding among members.

Networking opportunities: Members have connected with experts and like-minded individuals, expanding their professional networks as they understand their best

### Conclusion

At AFRIDA, we believe that knowledge is power and are committed to creating space for lifelong learning and growth. Our monthly professional presentations are just one example of our dedication to knowledge sharing and community building. We invite you to join us on this journey, embracing the power of knowledge and collective growth.



## GENDER-ENVIRONMENT AND DEVELOPMENT ACTION-UGANDA

Non for profit organization headquartered in Kasese Municipality, Kasese District fully registered with URSB and Uganda NGO board.

## Our thematic areas (what we do)

- 1 Nutrition and Food Safety
- 2 Climate and Environmental Justice.
- **3** Gender Justice
- **4** Youth Empowerment

Research, Learning and Knowledge management as cross cutting thematic area.

GEDA Uganda also has a consultancy arm in a number of fields, including research, baselines, ICT, among others.

ttps://gedauganda.org

gedauganda@gmail.com info@gedauganda.org





## INTRODUCING THE AFRIDA WELFARE SCHEME

## Empowering members and their families



By Willington Baluku Welfare Committee Chairperson,

As part of its mission to advocate for socio-economic transformation and promote unity among its members, Amazing Friends for Development (AFRIDA) has launched a comprehensive welfare scheme. This initiative is designed to provide a safety net for members and their families, fostering a sense of compassion, social security, and community within the association.

## Understanding the AFRIDA Welfare Scheme

The AFRIDA welfare scheme is built on inclusivity, adaptability, and compassion. To be eligible for the scheme, members must meet specific criteria;

*Membership Status:* Members must be fully paid with at least 80% of their annual welfare contributions.

**Duration of Membership:** Members must have been part of the association for at least three months.

Beneficiaries: The scheme extends benefits to biological and legally adopted children, spouses, biological parents, or immediate guardians of members.

Here's one among the many beneficiaries of the scheme

Key Provisions of the AFRIDA Welfare Scheme

Financial Support: Members who have paid at least 80% of their annual welfare contributions are entitled to financial assistance, helping them manage unexpected expenses or hardships. Family Inclusion: The scheme emphasizes the importance of family support and unity by covering spouses, children, parents, and guardians.

Adaptability: Members can update their beneficiary list as their family circumstances change, ensuring the scheme remains relevant and dedicated.

*Inclusivity:* The scheme's inclusive approach is demonstrated by its coverage of stillbirths, showing compassion and support for members during difficult times.

## The Impact of the AFRIDA Welfare Scheme

The AFRIDA welfare scheme is a testament to the association's commitment to its members' well-being. With its safety net for members and their families, AFRIDA fosters a supportive community that values unity and mutual care.

## Call to Action

We encourage all eligible members to take advantage of this valuable resource. If you have questions or need to update your beneficiary list, please contact the Welfare Committee or EXCOM for guidance. Together, we can build a stronger, more resilient community

## AN OVERVIEW OF THE AFRIDA INVESTMENT LEAGUE



By Elias Kule Musoro

AFRIDA Investment Committee Member

## Unlocking AFRIDA's Investment Potential

The AFRIDA Investment League is a strategic initiative to bolster the association's investment capabilities, particularly in estate management and large-scale projects. At the heart of this initiative are the AFRIDA Pillars, an integral arm of the association that leverages collective investment power to achieve ambitious goals.

## The Role of AFRIDA Pillars

AFRIDA Pillars are a select group of members who raise the association's investment fund. These pillars are AFRIDA's investment strategy, enabling the association to make substantial deposits in shares, savings, and other investment vehicles. By pooling their resources, AFRIDA Pillars unlock new opportunities for growth and development.

## Eligibility and Participation

Becoming an AFRIDA Pillar is open to all AFRIDA members willing to make bulk deposits and commit to a minimum investment amount within a

specified timeframe. This collaborative approach fosters community and shared purpose among members, ultimately driving the association's investment goals forward.

## Milestones and Achievements

The AFRIDA Investment League has already yielded impressive results. In 2024, the association successfully acquired its first estate, demonstrating the effectiveness of the AFRIDA Pillars strategy. Building on this momentum, the association is deploying the same approach to secure its second estate.

## A Call to Action

We encourage all AFRIDA members to participate in the AFRIDA Investment League and become part of the AFRIDA Pillars. By working together, we can unlock investment potential and achieve more ambitious goals for the association. Join us in shaping the future of AFRIDA and realizing our collective vision for growth and prosperity.



# AFRIDA FINANCIAL MANAGEMENT PRACTICES



By Johndab Muthegheki AFRIDA SACCO Treasurer

The AFRIDA Savings and Credit Cooperative Society (AFRIDA SACCO), operating under the umbrella of the Amazing Friends for Development Association (AFRIDA), is a shining example of financial empowerment, providing secure and well-managed financial services to its members. With a strong commitment to transparency, accountability, and growth, AFRIDA SACCO ensures that members' funds are safeguarded while generating positive financial returns.

## Financial Security and Transp arency.

AFRIDA SACCO prioritises financial security and transparency, partnering with reputable banks and financial institutions to ensure the safety of members' deposits. These institutions are carefully selected based on their financial stability and competitive interest rates.

Additionally, the SACCO maintains a reserve fund, which acts as a financial cushion to protect members' savings in case of unforeseen economic challenges.

## Loan Acquisition and Management

The SACCO provides members access to affordable credit facilities that support business expansion, personal development, and emergency needs. The loan acquisition process is logically structured, transparent, and involving:

## 1. Loan application

Members submit a loan application form, specifying the amount needed and the purpose of the loan, and forward it to afridasacco@gmail.com

## 2. Collateral and guarantees The loan must be backed by personal savings and guaranteed by at least two SACCO

members who qualify or a fully registered collateral.

## 3. Due diligence

The SACCO's executive committee and loan appraisal team conduct due diligence by evaluating the applicant's financial history, savings, and ability.

## 4. Loan disbursement and repayment

After approval, the loan is disbursed, and a structured repayment plan is provided.

## Savings and Withdrawal Management

AFRIDA SACCO provides easy access to savings while maintaining financial discipline. Members submit withdrawal requests for review, ensuring no outstanding obligations. Approved funds are transferred with applicable fees.

## Financial Performance and Distribution of Earnings

At year-end, AFRIDA SACCO distributes earnings based on profitability. Members receive dividends on shares, interest on savings, and benefits from reinvested profits, which enhance financial products and investment opportunities while promoting a strong saving culture.

## Governance and Oversight

AFRIDA SACCO ensures financial transparency through regular audits, Annual General Meetings (AGMs), and supervisory committee oversight. Strict loan policies promote responsible lending to minimize defaults and safeguard members' investments while maintaining compliance and financial integrity.

### Conclusion

AFRIDA SACCO is more than just a financial institution for economic transformation, responsible financial management, and member-focused growth

hub strategised to ensure a secure and prosperous future for all stakeholders, a hub for a holistic financial ecosystem. As we look ahead, AFRIDA SAC-CO remains committed to innovation, sustainability, and empowerment, creating opportunities that uplift individuals and communities alike.

## **OUR PROFILE**

## Jolite Media Services Ltd.

We are a fully registered company dealing in printing, Designing, branding, Promotional items and other related services.

## **Our Vision**

To be a global reference point for quality services in designing, printing, branding solution.

## **Our Mission**

To be the world premier graphic designing and printing, branding firm delivering end -to- end innovative solutions that provide superior value to our clients.

## **Our Core Values**

Jolite Media service Ltd stands on the the following principles;

- Customer care
- Safety of our client's information
- **☑**Integerity
- Excellence
- Quality
- Innovation & Creativity
- ☑ Timely Delivery



## **Our Services**

- **✓** Logo Design
- Social Media Flyers
- Receipt Books Printing
- **DTF Printing**
- T-Shirts Printing
- Jersey Printing
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WHERE IMAGINATION MEETS REALITY

## PERSONAL FINANCE AND CAREER PLANNING



By Moureen Kabajungu Masika Accountant and Cell Leader

Personal finance and career planning are crucial for financial stability, security, and success. We will explore the key principles and strategies for managing personal finances and career planning. Personal finance involves understanding and efficiently managing your income, expenses, investments, and savings to achieve financial stability and security. To manage your finances effectively, consider the following key principles.

## Budgeting

Create a comprehensive budget that accounts for all your income and expenses. Use the 50/30/20 rule as a guideline, where 50% of your income goes towards needs, 30% towards wants, and 20% towards savings.

## Investing

Consider investing in a diversified portfolio of stocks, bonds, and other assets. Research and understand the risks and potential returns of each investment.

## Managing Debt

Develop a plan to manage and pay off high-interest debt, such as credit card balances. Consider consolidating debt into a lower-interest loan or credit card.

## Career Planning

Setting Goals and Developing a Plan for Your Personal Development. This could be honing your present skill, amplifying your skillset, transforming to a different career, or simply pushing for further studies. Career planning involves setting goals, developing a plan, and executing it to achieve success. Consider the following key principles.

## Self-Assessment

Take an honest assessment of your strengths, weaknesses, values, and interests. Identify areas for improvement and development.

Goal-Setting: Set specific, measurable, achievable, relevant, and time-bound (SMART) goals for your career. Break down big goals into smaller, manageable steps.

**Networking:** Build professional relationships with people in your industry and beyond. Attend networking events, join professional organizations, and connect with people on LinkedIn.

**Continuous Learning**: Commit to ongoing learning and professional development. Take courses, attend workshops and conferences, and read industry publications to stay up-to-date.

## The Intersection of Personal Finance and Career Planning

Personal finance and career planning are closely intertwined. Your career choices and earning potential can significantly impact your financial stability and security. Conversely, your financial situation can foster your career choices and opportunities.

Career Advancement: Investing in your career through education, training, and networking can enhance earning potential and financial stability. Financial Independence: Achieving financial independence through better financial planning and

investing can offer freedom to pursue career opportunities that align with your values and passions.

### Conclusion

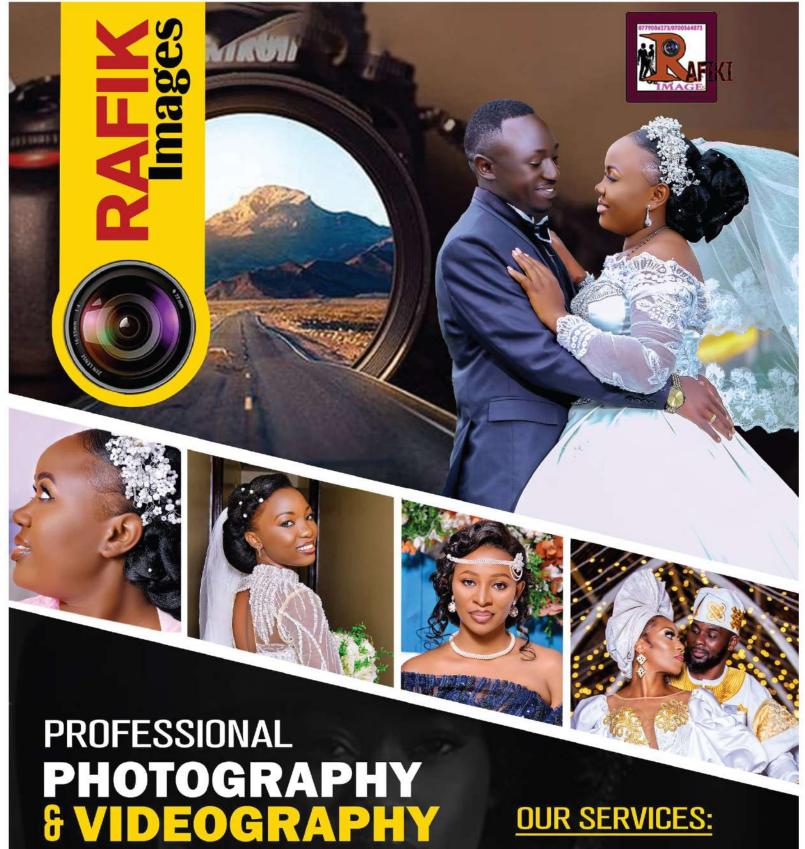
Personal finance and career planning are essential for amplifying financial stability, security, and success. By understanding the key principles, you can make informed decisions that align with your values and goals.

Remember to stay flexible, adapt to changing circumstances, and continuously learn and grow.

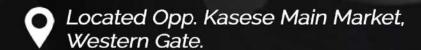
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# UNLOCK YOUR FINANCIAL FUTURE



By Sharon Mayani Masika
AFRIDA SACCO Committee Member

In today's fast-paced and competitive job market, achieving financial growth and security is a top priority for many professionals. Recognising this need, AFRIDA SACCO has emerged as a leading advocate for economic freedom and career development.

#### Our Mission

AFRIDA SACCO's primary objective is to promote saving and investment among its members, prioritising improving their socio-economic status. We welcome members from all professions and provide access to resources that enable them to achieve career development and financial stability.

### Key Benefits and Services

AFRIDA SACCO offers a range of benefits and services designed to support members' financial growth and career advancement, including:

#### Low-interest loans

Access to affordable loans for business start-ups, land acquisition, and business expansion.

### Regular career training

Comprehensive training programs diving into leadership, entrepreneurship, communication, and financial management.

### Networking opportunities

Platforms for members to connect with prominent professionals and like-minded individuals.

### Advertising opportunities

A platform for members to advertise their products and services.

### Sense of belonging

A supportive community that fosters a sense of belonging and camaraderie among members.

## Why Join AFRIDA SACCO?

Whether you're looking to start a new business, advance your career, or build a safety net, AFRIDA SACCO has the resources and expertise to support you. By joining our community, you'll gain access to:

*Financial expertise:* Guidance on saving, investing, and managing your finances effectively.

Career development: Opportunities to enhance your skills and knowledge in leadership, entrepreneurship, and communication.

**Networking opportunities:** Connections with prominent professionals and like-minded individuals.

#### Conclusion

AFRIDA SACCO is committed to empowering financial freedom and career development to its members and beyond. By joining our community, you'll take the first step towards achieving your financial goals and unlocking your full potential.

# UNVEILING THE AFRIDA ESTATE



By Geofrey Bwambale Kitambara AFRIDA Estates Manager

n a strategic move to enhance livelihoods and provide affordable land ownership opportunities to its members, the Amazing friendss for Development Association (AFRIDA) launched an ambitious real estate initiative, the AFRIDA Estate Project. This initiative marks a significant milestone in AFRIDA's journey, proving that with vision, unity, and structured planning, transformative community investments are possible.

## **Turning Dreams into Deeds**

Recognizing that great achievements are not born of impulse but are the result of consistent and collective effort, AFRIDA set out to raise capital through its members' share contributions and savings. The goal was simple yet powerful: to purchase land, subdivide it into 11-decimal plots (50x100 ft), and offer it affordably to association members, many of whom had never owned land in the Kampala Metropolitan area.

The capital mobilization campaign began on the association's main WhatsApp group and extended to smaller forums, creating a ripple effect of engagement. Weekly share purchase drives, regular updates, and the introduction of a "Best Monthly Shareholder" recognition system served as motivational tools. Over the course of one year, these efforts successfully raised over UGX 140 million.

At the forefront of this drive were 50 self-identified "Investment Pillars", members who took on the responsibility of mobilizing others, fundraising, and championing the vision. As the saying goes, "To see far, one must stand on the shoulders of giants" and these Pillars played that role with admirable dedication.

AFRIDA comprises over 300 active members, more than 90% of whom did not previously own land in the targeted area. This demographic formed the primary market for the subdivided plots. However, the association had planned to sell any remaining plots to interested community members at a slightly higher price, ensuring that the initial offer prioritized AFRIDA members.

In a resounding show of support, members quickly purchased 22 of the 24 plots during the first phase eliminating the need to advertise externally. The success of this sale, as smooth as sailing on calm waters, was largely attributed to the trust, love, and consistent involvement of the members. As always, where there is love, there is harmony, and in this case, real progress.



The investment was managed by Mr. Philly Masereka, a professional surveyor with vast experience in real estate. He was supported by a team of committed professionals including the legal team, the association's SACCO committee, and business advisors, all working under the strategic supervision of AFRIDA President Mubatsi Ndungo Joard.

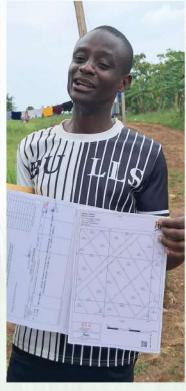
This passionate team worked on a voluntary, pro bono basis, a reflection of their belief that "what we do for ourselves dies with us; what we do for others lives on and becomes immortal."

To ensure that all members had a fair from opportunity to benefit investment, AFRIDA integrated its SACCO services into the project. Members unable to pay upfront were offered instalment plans, with an interest rate reduced from 4% to 2% monthly on a reducing balance basis. This strategic move not only facilitated land ownership for members but also boosted the SACCO's net profit margin for 2024 and improved cash flow for the association.



This rapid population growth signals an increasing demand for land and a surge in property values. With over 75% of city dwellers lacking land ownership, AFRIDA positioned itself as a solution, offering genuine and affordable plots to its members. Should future phases open up to the general public, marketing will be channeled through association websites, social media platforms, and trusted community property brokers.

The first phase, launched in August 2024, was a resounding success. By December 2024, all 22 member-targeted plots had been sold, validating the association's belief that "when people share a passionate commitment to a common purpose, anything is possible."



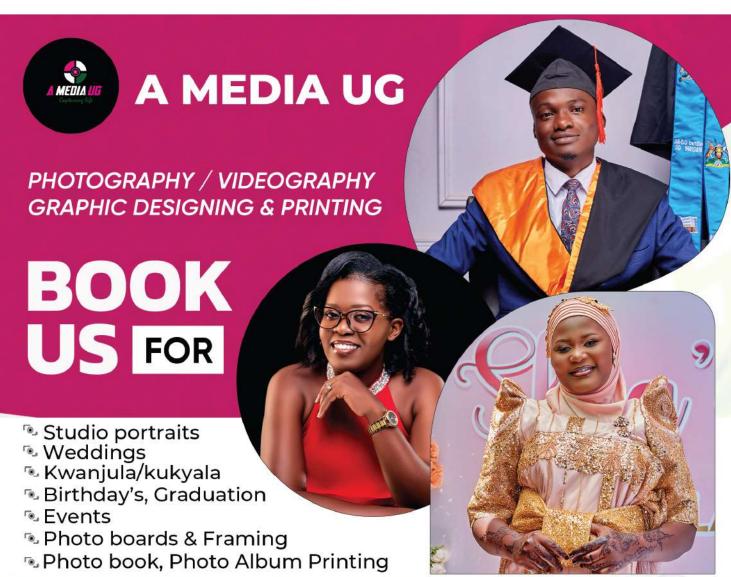


With this momentum, Phase Two is now underway. Plans are in motion to acquire six additional acres along the Mityana—Kampala Road. The fundraising has already begun, and based on the lessons and energy of the first phase, confidence is high that this next chapter will be even more impactful.

The legal team handled all contracts and documentation for acquisition and resale, while the SACCO committee facilitated loans and monitored repayments according to agreed terms. Every department worked tirelessly, proving again that "talent wins games, but

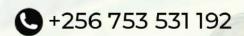
teamwork and intelligence win championships."

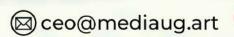
The unveiling of AFRIDA Estate is not just a milestone. A proof that when vision meets structure, and passion meets planning, communities can build legacies that outlast generations. Through teamwork, trust, and tireless effort, AFRIDA has demonstrated that prosperity is possible when people work together. With eyes set on the horizon, the association is just getting started.

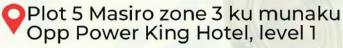


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# A RAY OF HOPE:

# How AFRIDA'S Medical Camp is quietly transforming communites





By Dr. Festo Musabe & Ibra Bwambale

In the quiet corners of our country, where the hum of medical equipment is rarely heard and a trip to the doctor can cost a family more than they earn in a week, something extraordinary is unfolding.

Every year, in villages often forgotten by modern health systems, white tents rise under the sun, not for celebration but for survival. These tents belong to AFRIDA Medical Camp, a mission that brings not just medicine but hope, dignity, and life-saving care to communities that need it most.

But what really happens beneath these temporary shelters? And how deep does their impact go?

## The Frontline of Compassion: Services That Matter

The AFRIDA Medical Camp is not your typical outreach it's a mobile lifeline where;

General outpatient services are at the heart of every camp. Here, patients receive treatment for common yet often ignored ailments: respiratory infections, hypertension, and diabetes.

They walk in with symptoms and walk out not only with prescriptions but with knowledge on how to manage their conditions and prevent complications.

Eye screening, a frequently underestimated service, has uncovered countless cases of cataracts, glaucoma, and refractive errors. Those with minor conditions are handed sunglasses; those in danger of losing their sight are referred for further care. One could argue these camps don't just restore sight, they restore futures.

Then there's the bright, nervous chatter outside the **Dental Unit**, where toothaches are treated, teeth are extracted, and people learn the basics of oral hygiene many for the first time.

In a corner marked by calm conversation and quiet decisions, the **Family planning** section offers something far more powerful than medication choice. Couples and individuals receive counseling and access to contraceptive methods, enabling them to take control of their reproductive health and, in turn, their economic future.

Yet perhaps the most sobering part of the camp is its servical cancer screening unit. With Uganda registering over 34,000 new cancer cases in 2020 alone, and cervical cancer leading the charts, AFRIDA steps in with life-saving screenings. Using Pap smears and visual inspections, early-stage cancer and pre-cancerous growths are identified, and patients referred for treatment. Lives are changed. Lives are saved.

Meanwhile, the Laboratory Services operate with quiet efficiency, testing for HIV, malaria, syphilis, diabetes, hepatitis - B. Results here can be life-altering. But the story doesn't end at diagnosis.

## The Hepatitis B Campaign

Hepatitis B, a potentially deadly liver infection, continues to pose a major threat to public health. But unlike many diseases, it's preventable. Recognizing this, AFRIDA launched a dedicated Hepatitis B testing and vaccination initiative, offering protection to high-risk individuals free of charge. The ripple effects are vast, shielding families and entire communities from future devastation.

# The True Impact; The Milestones That Matter

From its humble beginnings, AFRIDA Medical Camp has accomplished what few thought possible: Screened and treated thousands of patients, Provide free medication and vaccinations to vulnerable populations, empowered local health workers through hands-on training and partnerships and expanded to remote areas, bringing quality care where none existed before.

## Looking Ahead

AFRIDA Medical Camp is not just a project. It is a promise that no one should be denied healthcare because of geography or poverty. A promise that continues to echo in every village reached, every wound treated, every cancer prevented.

With unwavering support from government and partners, AFRIDA is determined to deepen its reach and multiply its impact. Because health is not a privilege. It is a right.



# AFRIDA GIVES BACK TO THE COMMUNITY THROUGH CORPRORATE SOCIAL RESPONSIBILITY INITIATIVES



By Asia Mbambu Bitriella
AFRIDA Welfare Committee

In 2024, AFRIDA demonstrated its unwavering dedication to social progress by spearheading a series of initiatives aimed at enhancing public health, environmental sustainability, and overall community well-being. These efforts included a market cleaning exercise, a tree-planting campaign in Kasese, a donation of hospital mattresses, and a free medical camp.

## 1. Market Cleaning Initiative at Mawa Market

AFRIDA's CSR drive began with a major cleanup exercise at Mawa Public Market, a bustling trading hub crucial to the local economy. Volunteers from AFRIDA collaborated with market vendors and local authorities to rid the area of accumulated waste, sweep the surroundings, and ensure proper disposal of garbage.

This initiative was not just about cleaning; it was about instilling a culture of hygiene and sanitation in the marketplace, ensuring that traders and customers operate in a healthier and more organized environment. AFRIDA's intervention reinforced the importance of public hygiene, a key factor in preventing diseases and promoting community wellness.





AFRIDA members cleaning Mawa market

# 2. Greening Rwenzori through Theluji Tree Planting Campaign

For decades, communities around Mt. Rwenzori have faced the devastating effects of environmental degradation, deforestation, and climate change, often resulting in floods, soil erosion, and loss of biodiversity. As part of its commitment to sustainable development, AFRIDA actively participated in the Theluji Campaign, a large-scale tree-planting initiative in Kasese District.

During the exercise, AFRIDA volunteers planted over 1,000 trees, contributing significantly to carbon sequestration, air purification, and climate change mitigation.

These trees will not only help restore degraded landscapes but also provide much-needed shade, protection against landslides, and enhanced biodiversity for future generations.



# 3. Donation of Mattresses to Bwera Hospital

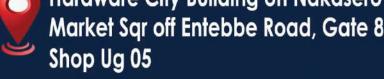
Recognizing the critical challenges facing public healthcare facilities, AFRIDA extended its support to Bwera General Hospital, a key health institution serving thousands of residents. The association donated 30 high-quality hospital mattresses, addressing the dire shortage of essential medical equipment.

This contribution aims to enhance patient comfort, improve hospital conditions, and support healthcare workers in delivering quality medical services. The donation reflects AFRIDA's commitment to bridging healthcare gaps and ensuring that every patient receives dignified and compassionate care.

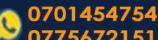
As AFRIDA looks ahead, it remains steadfast in its mission to give back to society, inspire positive change, and create a lasting impact on the lives of people. The association envisions even greater collaborations, expanded initiatives, and deeper community engagement, ensuring that no one is left behind in the pursuit of a better, healthier, and more sustainable future.





















# REDEFINING CAREER SUCCESS FOR THE NEXT GENERATION



By Dr. David Masereka (PhD)

Academician

The African continent is a dynamic ground of opportunity, particularly for its burgeoning youth population. For Uganda, the recently held 2024 population census does not pause an exception, indicating that over half of Uganda's population are children aged 17 and that 22% of the total population is aged 18-30, with projections of the youth population having to double in the next 25 years. This staggering revelation leaves much to contend with, it being a bittersweet intersection of opportunities and challenges. A young population is a potential demography. This potential, however, comes with unique sets of challenges. Eventually, for young professionals, the journey of career growth is often entangled with navigating ethical dilemmas and confronting the evolving demands of diverse industries. This article looks into key insights to empower young people on their professional ascent.

## **Career Growth Strategies**

i. Embrace lifelong learning: The modern workplace demands adaptability. Young people should stay ahead by continuously acquiring new skills through online courses, workshops, and mentorship programs which are invaluable resources. Importantly also, young people should not underestimate the power of networking and therefore should attend and join industry events, connect with professionals on platforms like investment clubs, mentorship clubs as well as investment club build meaningful relationships. AFRIDA a one platform ensuring the networks.

# ii. Cultivate your personal brand: Your personal brand is your reputation. It is important for young people to define a unique value proposition, and consistently showcase their skills and expertise. In

building a brand, the proponent should be proactive in seeking feedback. Constructive criticism is essential for growth

iii. Seek mentorship: A mentor can provide invaluable guidance, support, and insights. One should aim to look for experienced professionals who align with one's career aspirations, remembering that mentorship is a two-way street. Be respectful of your mentor's time and actively engage in the relationship.

# Navigating professional dilemmas

i. Integrity as a cornerstone: In an increasingly dynamic, yet competitive environment, ethical conduct is paramount. Unfortunately, today, there is a very unbecoming and unhealthy speed to succeed. This is wrong because professionalism depends not on speed or how quick an achievement is realized but in understanding the macro and micro principles of a given filed. This understanding is never rushed. It takes time, patience and sacrifice to navigate. Young people need to invest more in honesty, transparency, and accountability in all your professional dealings. It is also important to familiarize with ones industry's ethical codes and guidelines, which might make clear how things are done.

#### ii. Addressing ethical challenges:

Key to note lately is one to be prepared to encounter ethical dilemmas. By developing personal critical thinking skills to analyze situations and make sound judgments, challenges will be learning grounds for people who are willing to learn from them. Unfortunately, challenges are being seen as an end to any means. This has never been and should not be the case to critical thinkers. When the challenges persist, one should not be afraid to seek advice from trusted mentors or colleagues.

iii. The digital age ethics: Social media and digital footprints are now part of our professional persona and are providing valuable support if meaningfully used. It is however, important for one to maintain a professional online presence, and be mindful of the information they share.

## **Opportunities**

The digital revolution is at the center of most professions and just like the entire globe, Africa is experiencing rapid digital transformation. One must therefore embrace technology and develop digital -

literacy skills to remain competitive.

Another great opportunity is the inculcating of an entrepreneurial spirit. Entrepreneurship is a powerful driver of economic growth. Young people must seriously consider starting their own business or contributing to innovative startups, no matter how gradual and subtle the effort. Lastly, and importantly, the business world is constantly changing. Young people need to be prepared to adapt to new technologies, and new ways of conducting business. Flexibility is key.

### **Key Takeaways:**

Continuous learning and networking are essential for career growth.

Ethical conduct is paramount in building a successful and reputable career.

Embrace technology and explore opportunities in emerging fields.

Give back to your community and contribute to a sustainable future.

By embodying these principles, young professionals can not only achieve personal success but also play a vital role in shaping their future.



# AFRIDA SACCO Where unity meets prosperity



By Edgar Masereka AFRIDA SACCO Chairperson

In a quiet but steady revolution sweeping through Uganda's grassroots communities, financial empowerment has found a new champion. The Amazing Friends for Development Association (AFRIDA) SACCO. What started as a small group of visionary individuals determined to take control of their economic future has evolved into a thriving cooperative that is rewriting the story of community-led development.

AFRIDA SACCO is not just another financial institution. It is a living testimony of what happens when people come together, pool their resources, and dream big together.

# Rooted in vision and growing with purpose.

Established with a clear goal to uplift members through economic growth and investment, AFRIDA SACCO has grown into a model of financial inclusion. Officially registered by the Ministry of Cooperatives in 2022, this community-powered institution now boasts a membership of over 304 individuals and a growing financial portfolio that has crossed half a billion Uganda shillings. Such growth does not happen by chance. It is the result of trust, sound leadership, and a shared commitment to economic transformation.

## Leadership that listens and leads

At the heart of AFRIDA SACCO is a grounded governance system in accountability and participation. The SACCO is steered by a dedicated team of seven board members, supported by three specialized committees—the vetting, loan, and investment committees.

growing financial portfolio that has crossed half a billion Uganda shillings. Such growth does not happen by chance. It is the result of trust, sound leadership, and a shared commitment to economic transformation.

This structure ensures that decisions are not only transparent but are made with the members' best interests at heart.

# A Framework built for the people

Like all registered SACCOs in Uganda, AFRIDA operates under the Cooperatives Act, governed by the Ministry of Trade, Industry, and Cooperatives. This legal backing provides a strong foundation for transparency, member protection, long-term sustainability.

What sets AFRIDA SACCO apart, however, is its heartbeat: its members. Every decision, every investment, and every loan begins and ends with them.

# What makes AFRIDA SACCO exceptional?

1. Affordable credit, real impact Since inception, AFRIDA SACCO has disbursed over UGX 413 million to 187 members, supporting ventures ranging from small businesses to education and personal development.

These low-interest loans are tailored to the unique realities of community life, giving members a chance to rise without sinking into debt.

These low-interest loans are tailored to the unique realities of community life, giving members a chance to These low-interest loans are tailored to the unique realities of community life, giving members a chance to rise without sinking into debt. rise without sinking into debt.

#### 2. True financial inclusion

For many, traditional banks are out of reach. AFRIDA SACCO brings banking home, empowering members to save, invest, and build wealth in a way that is accessible, inclusive, and dignified.

#### 3. Powerful investment opportunities

One of SACCO's proudest achievements is its support for AFRIDA's investment wing. It played a pivotal role in acquiring AFRIDA's first estate in the Kampala Metropolitan area—a bold move that has already begun yielding impressive returns for members based on shareholding.

#### 4. Democracy in action

Every member has a voice—and that voice counts. From electing leaders to making financial decisions, the SACCO remains deeply member-driven, ensuring that power stays with the people.

### 5. Wealth through unity

Pooling resources has allowed members to achieve what would be impossible alone, proving that shared effort is the foundation of sustainable economic growth.

#### Looking ahead,

With solid legal footing, a motivated membership, and visionary leadership, AFRIDA SACCO is not just surviving. it's thriving. And as more members join and new investment doors open, SACCO is well-positioned to scale even greater heights.

This isn't just about financial services. It's about community transformation, rewriting futures, and proving that prosperity is possible when people come together with a common goal.

For anyone seeking a SACCO that balances financial stability, member empowerment, and long-term growth, AFRIDA SACCO is more than a smart choice. it's a movement rooted in unity, built on trust, and driven by the dream of a better tomorrow.



# MC Tr. BEN Speaks;

# Why walking together takes us further



By Bernard Masereka (MC Tr. BEN) Writter and Teacher of English Language

It begins with a spark, a shared dream, a vision of growth, and the hope for something greater than ourselves. That's how I would describe my journey with the Amazing Friends for Development Association Uganda (AFRIDA). What started as a community initiative has blossomed into a powerful movement grounded in collaboration, resilience, and unity.

another. Picture the laughter and learning that would echo during the AFRIDA challenge or the wisdom shared through Professional presentation, where experience meets ambition.

But let me take you behind the scenes.

I have seen the magic that happens when ordinary people commit to extraordinary purposes. I have watched as determination turned into action and action into impact. From financial empowerment to emotional support, AFRIDA isn't just an association. It's a family, a force, and a reminder that we're stronger together.

Still, I often ask myself: How do we keep this momentum alive? How do we ensure that our community doesn't just survive but thrives?

The answer lies in engagement.

Imagine vibrant marketing days where members showcase their products and services, exchanging ideas and inspiring one And when the stress of life creeps in as it does for all of us, AFRIDA could be the safe haven we turn to. With uplifting laugh-out-loud posts, peaceful evening relaxation sessions, and heartfelt member spotlights, we can create a culture that celebrates both our hustle and our humanity.

These ideas are not just dreams, they are pathways to a healthier, happier, and more financially literate community. A community where saving isn't a chore but a lifestyle, and where no one walks alone.

These ideas are not just dreams, they are pathways to a healthier, happier, and more financially literate community. A community where saving isn't a chore but a lifestyle, and where no one walks alone.

So here's my call: Let's not give up. Let's stand by each other, cheer each other on, and grow side by side. Because as Helen Keller wisely said,

"Alone we can do so little; together we can do so much."

I therefore, leave you with the wisdom of our ancestors etched into the soul of African proverbs, timeless and true: "A person who moves alone goes very fast, but stumbles on the way. But if you move together, you move slowly but reach the destination." So, let's walk together no matter how long the journey. Because together, we will always reach the destination.

# SUCCESS STORIES

# **INSIDE MY POT:**

# Elias Musoro's journey of purpose, growth, and harvest



By Vincent Sibairwa.

Writter and Mental Health Export

It's almost unbelievable," he said

Before joining AFRIDA, Elias was no stranger to community groups. He had participated in various savings initiatives and noble ventures that shaped his financial discipline. But despite his involvement, there remained something missing. His network was limited. His knowledge, especially in areas like taxation, health, spirituality, land ownership, and real estate management, was patchy until he joined AFRIDA.

"It was a game-changer," he recalled with a spark of conviction. "AFRIDA was not just a savings group. It was a cocktail of knowledge, opportunity, and transformation. I was ushered into a vibrant network of over 300 professionals from different walks of life. Suddenly, I wasn't walking alone. I had an army of thinkers, dreamers, and doers by my side."

The AFRIDA platform didn't just expose Elias to information. It lit a fire in him. Timely, professional presentations became an oasis in his desert of curiosity. He began to see things differently.

"I used to have tunnel vision," he admitted. "All I thought about was acquiring land in urban centers. Meanwhile, my family relied on market-bought food as prices soared."

One pivotal decision changed everything. Elias secured a loan through the AFRIDA SACCO, not to chase city land, but to invest in a humble half-acre farm. Today, that plot feeds his family, helping him save money previously spent on food. But that was just the beginning.



He went on to acquire another loan. This time to establish a recreation center for his community. What started as a dream to offer locals a space to relax and socialize has turned into a thriving venture.

"Every evening, I earn over ten thousand shillings from the center," he shared. "But beyond the money, it's the joy of creating a space where people connect, laugh, and heal that fulfills me."



Elias is quick to point out that success with AFRIDA requires more than joining. It demands commitment. "You must understand the foundation," he said. "Maintain your welfare account, save regularly, buy shares. When you do, the harvest is immense."

He is passionate about discipline when handling loans. "Never divert a loan. Let it do what it was meant to do. Money is slippery when misused."

He also urges fellow members to attend association meetings, stay informed, and engage with leadership. "You can't afford to invest blindly. Track your money. Ask questions. The leaders have knowledge that can save you from costly mistakes."

One department he holds in the highest regard is Welfare. "When I had an accident last year, AFRIDA's Welfare arm came through. They supported me at a time I was desperate. It made me wonder. What if I hadn't maintained my welfare account? Where would I have turned?"

Today, Elias doesn't need to go to a bank for loans. AFRIDA is his bank, his network, his mentor, and his springboard. AFRIDA will forever remain Elias' 'cooking pot.'





































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