



FRIENDS ECONOMIC EMPOWERMENT SCHEME (FEES) SACCO LTD.



**31 Pioneer Members of FEES SACCO
At Little Liz Restaurant - Lugogo
On 16th May 2025**

"United for Prosperity"



FRIENDS ECONOMIC EMPOWERMENT SCHEME (FEES) SACCO LTD.

United for Prosperity



Why We Are Here:

A SACCO (Savings and Credit Cooperative Organization) Dedicated to the Social and Economic Empowerment of Members and Development of Communities.

Social:

- Guidance and Counseling Services.
- Education Loan Facilities to Children and Dependants.
- Emergency Fund on Health Issues.
- Networking and Support to Members in Emergency.

Economic Empowerment:

- Offer Low-Cost Capital to Members.
- Undertake Group Investments and Foster Job Creation.



Our Membership is Open to;

- Retired Civil Servants Countrywide.
- Officers Qualifying for Retirement from Civil Service.
- Family Members of Retired Officers.
- Individuals Introduced by SACCO Members from Communities they live or work.
- All who seek to enhance the mission of the FEES SACCO.



Our Motto:

United for Prosperity



Our Mission:

Empowering members through a Godly financial service and the promotion of an affordable culture of savings and credit.



Our Vision:

Fostering financially independent and self-reliant individuals within communities.



Our Key Values and Principles:

Stewardship: Encouraging members to be responsible managers of resources.

Integrity and Transparency: Operating honestly in all dealings aimed at building trust.

Mutual Support: Bearing one another's burden by offering welfare funds to help one another overcome poverty and improve economic stability.

Financial Literacy: Equipping members with the knowledge to invest wisely, avoid exploitative money lenders, build long-term health and wealth.



Requirements to Join Our SACCO:

1. Copy of National Identity Card
2. Passport Size Photographs (2 Copies)
3. Duly Filled Application Form
4. A Once Registration Fee of 50,000/=
5. A Minimum Shares (10) of 100,000/=
6. Minimum Monthly Savings of 50,000/=



Our Loan Requirements or Criteria:

- 1). A Fully Paid-Up Member of FEES SACCO
- 2). **Guarators:** 2 Paid Up FEES SACCO Members
- 3). **Maximum Loan Amount:** Not Exceeding 5 (Five) Times Total Investment of the Applicant (Total Shares and Savings).
- 4(a). **Interest for Elderly on Social Issues**
e.g; (Education & Healthy) 1% per Month.
- 4(b). **Interest on Business:** 2% to 3% per Month.



Loan Products / Services:

- ✓ **Agriculture Loans**
- ✓ **Group Loans (Market Vendors)**
- ✓ **Taxi/ Boda Boda Loans**
- ✓ **Business Loans**
- ✓ **Emergency / Top-Up Loans**
- ✓ **Medical Healthy Loans**
- ✓ **Water and Sanitation Loans**
- ✓ **Home Improvement Loans**
- ✓ **Education Loans**
- ✓ **Solar Energy Loans**



TESTIMONIAL STORY

I write this testimonial from Hoima City to express my profound gratitude to Almighty God, to our visionary pioneer Madam Alice Faith Kiconco, and to the entire leadership of our SACCO. I thank God for the gift of life. I am now 73 years old, marking 13 fruitful years in retirement after serving the Uganda Police Force for over 30 years.

I am deeply grateful for the vision and love God gave to Madam Alice Faith Kiconco. When she first reached out to track down her retired civil servant colleagues, I initially took her efforts for granted. However, she never gave up. She consistently contacted me and other retired officers. Her persistence grew our network from 6 initial contacts to 10, and eventually to over 31 members for our inaugural meeting. During our second meeting, we successfully established our official SACCO name and elected our Executive Committee.

Madam Alice Faith Kiconco's tireless efforts have created a vital space where we can lift each other socially and economically. While a few of our colleagues are well-off, many are struggling. This association has given us a priceless opportunity to communicate, listen, and support one another once again.

I truly understood the profound seriousness and value of this association during a time of great personal crisis. My last-born child was on the verge of failing to sit for his 'A' Level Final Examinations because I could not raise the required school fees in time. In that moment of extreme vulnerability, our SACCO stepped in and provided the necessary financial assistance. The SACCO cleared the required fees, immediately relieving me of immense pressure and securing my child's academic future.

I conclude by strongly urging more retired civil servants countrywide to join our association. Let us actively continue searching for our retired colleagues and their families. Together, we can rescue one another from isolation and financial hardship, ensuring we achieve lasting prosperity.

Ssalongo Kamanyire John Kabiibi
Member / Retired Civilian Staff (Police).

FOR GOD AND MY COUNTRY.



For More Information
and Inquiries, Kindly
Visit Us Or Contact Us At:



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Nabuti - Katosi Road**



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