

UGANDA COOPERATIVE SAVINGS AND CREDIT UNION



**MEMBERS SERVICE
PROSPECTUS**

MARCH 2019

UCSCU STRATEGIC SERVICE MISSION:

PROVIDE WORLD CLASS/ HIGH QUALITY SPECIALISED TRAINING AND TECHNICAL SERVICES TO SACCOs FOR THEIR GROWTH AND SUSTAINABILITY

OUR DEFINITION OF WORLD CLASS SERVICES

- Excellent delivery systems
- High quality resource persons
- Excellent product and service
- System for continuous improvement
- Value for money
- Efficient feedback system

SERVICE PHILOSOPHY

- Cultivating A Can Do Spirit
- Seeing the services from the members point of view

UCSCU SERVICES CONCEPTS



CORE PRODUCT	VALUE PROPOSITION	DELIVERY PROCESS	PAYMENT SYSTEM
Customized training	-Practical problem solving training aimed at giving immediate results -Action planning and follow up plans will be prepared -High organisational impact is realized since the training is SACCO based	Conducted on-site Learner centred Short sessions Longer sessions Highly interactive training methods	Service agreement After training invoicing Upfront payment Advance payment in percentage
Workshop based training	Aimed at addressing region-wide challenges Provides for Experience sharing opportunities Ensure Quality specialized resource persons Provide Out of office learning environment Costs are shared among participating SACCOs After training technical support High personal/participant impact experienced after the training	Highly interactive group discussions, practical exercises, breakout sessions, seminar materials to re-inforce continuous learning	10% discounts for annual advance payments/ account holding Digital payment platform Sponsorships
Technology based learning	Provides continuous self paced (anytime, anywhere) learning opportunities There is timely up-to-date information blended learning (face to face and technology)	High class Video and Audio recordings Online discussion forums Digital Library	Subscriptions Digital payment system Sponsorships
Peer learning	Provides for; <ul style="list-style-type: none"> • Profession peer learning • Job matched peer learning • Organization matched peer learning • Region matched peer learning 	Exposure visits Study circles Study visits Staff placements Breakfast/luncheon/ platforms	Subscriptions 10% discounts on early birds Digital payment platform Sponsorships
Conferences	Provides opportunities to exchange knowledge and experience with each other and diffusing this learning back into the SACCO Hot and need based discussion topics High quality renown speakers Clear conference goals Networking opportunities for learning, teambuilding and business	Regional conferences National conferences International conferences	Subscriptions 10% discounts on early birds Digital payment platform Sponsorships
Educational publications	These are Problem solving Short easy to read, translated materials for different SACCO organs	Booklets Magazines Pamphlets	Discounts on big purchases Advertisers cost subsidization



CORE PRODUCT	VALUE PROPOSITION	DELIVERY PROCESS	PAYMENT SYSTEM
Systems Development in Finance and accounting, Governance, Operations and information management	We evaluate existing systems, Assess efficiency levels of systems, Identify new system requirement and prepare proposals for improvement The Union engages highly specialized resource persons to do the job	SACCO based assessment activities involving staff and Board to get their buy in and ownership of the new or refined systems	Service agreements Digital payment platforms % advance payment options After service payment options Installment payments over a year period for small SACCOs
Strategic and Business Planning	We facilitate strategic and business planning sessions using some of the best models in the field such as vision based, issue based, alignment, scenario based and organic models. We do organisational analysis through PRIMOF and update/ develop institutional SWOT; We support strategy and implementation matrix development	Facilitate strategic planning meetings involving Board and management Our Strategic planning sessions take between 10 to 15 days	Service agreements % advance payment options After service payment options Installment payments over a year period for small SACCOs
Research	We facilitate; <ul style="list-style-type: none"> • Research for improving member loyalty through satisfaction surveys, • Target customer studies to identify their service/product needs • Competitors and stakeholders study and analysis • Study of complex/minor time consuming SACCO problems to provide solutions We engage industry	Applied research methods are used to carryout case studies, surveys, focus groups ,interviews Use digital and printed tools for data collection	Service agreements % advance payment options After service payment options Installment payments over a year period for small SACCOs

	specialized and experienced researchers in doing this work		
Human Resource Management consultancy services	We carryout Job evaluations, designs, classification, analysis Facilitate performance appraisals Facilitate Human resource planning Facilitate recruitment and selection Facilitate staff induction	Collecting HR related information through interviews, observation sessions, previous studies Review of HR policies, TORs and contracts Refine/proposal new job descriptions and HR restructuring	Service agreements % advance payment options After service payment options Installment payments over a year period for small SACCOs

MEMBER ENGAGEMENT AND SERVICE DELIVERY



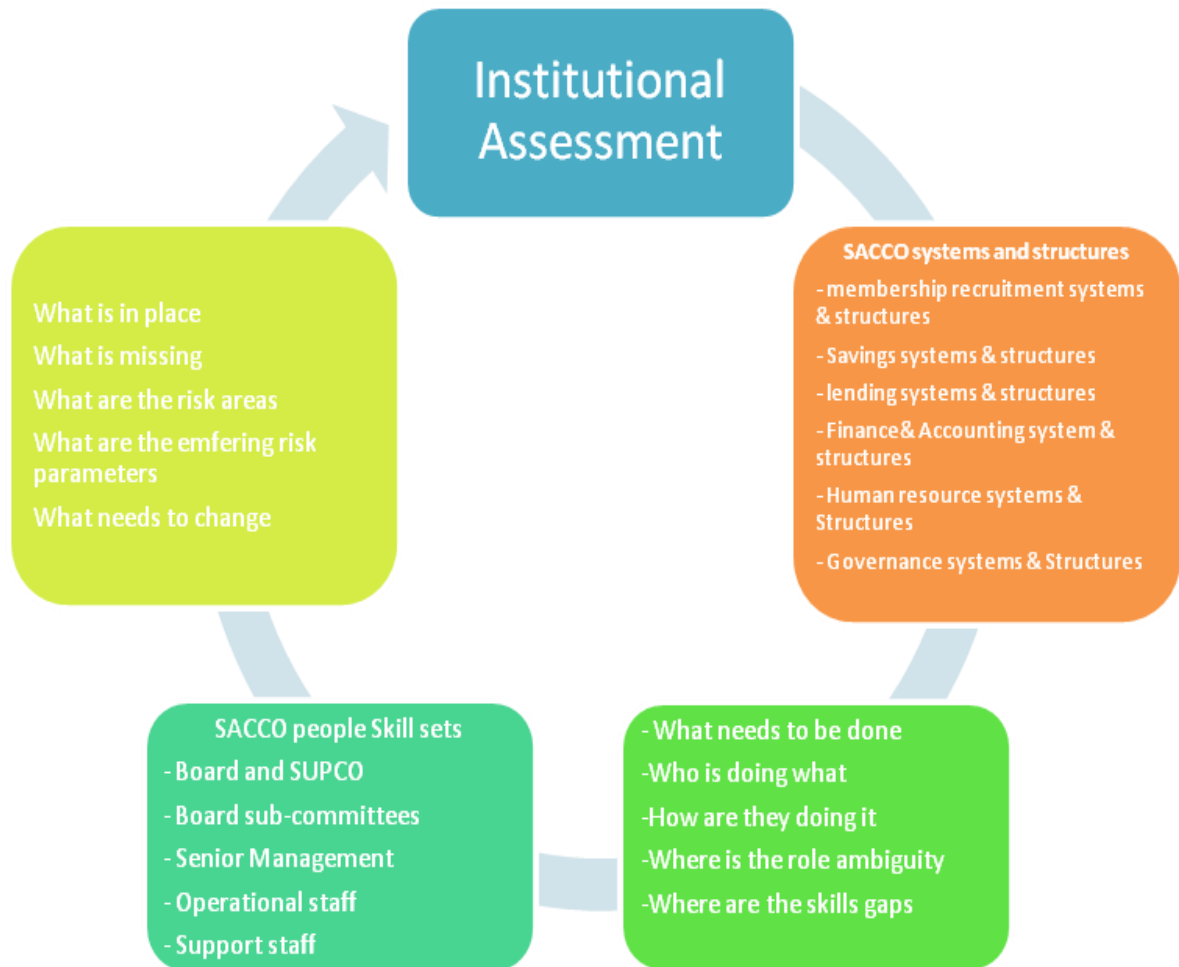
To ensure that the Union lives up to its promise of providing high quality and specialized services; an insightful approach is used to identify and respond to SACCO needs

The Institutional training and technical services delivery plan



Institutional and Training needs assessment

UCSCU uses a diagnosis model that has been designed to apply to SACCO specific needs. The model used is represented by the graph below;



The ITNA enhances the training and technical services by

- Identify existing policies and procedures, and assess their level of adequacy and implementation, in all the key performance areas such as membership, Board, supervisory committee, savings, loans, financial management and human resource

- Establish the level of accounting in the SACCO and the reports being generated, extent to which they are supporting decision making and planning.
- Establish the level of strategic planning in the SACCOs.
- Identify the skill and knowledge gaps by training theme and target group
- To align the trainings in the order of priority basing on the SACCO needs.
- Enlist information that will guide the planning and scheduling of activities
- Determine desired technical assistance outcomes
- Provide a baseline against which to measure performance

Feedback meeting on ITNA report

These meetings are aimed at helping the SACCOs to have a deeper appreciation of the challenges, weaknesses or gaps the SACCO is facing and presenting the technical approach and capacity the Union will apply to address them.

Service Agreements

Service agreements are used only for customized trainings and technical services. A service agreement template signed by the SACCO and UCSCU. This service agreement will indicate the training/technical service area, duration of the activity, fees and mode of payment.

Technical persons selection development and deployment

The Union has internal and partner capacity for both training and technical services in SACCOs in the fields of; Financial management, Governance, Credit management, Deposits mobilisation, Risk management, Operational management, Management information systems development and all compliance related skills and technical. Resource persons will be selected to deliver the assignment based on their expertise and specialties. In order to keep

the promise of high quality, specialized services, the line department works in partnership with local, regional experienced professionals within the movement. These includes; ACOSCCA, KUSCCO, CUA, MUSCCO, WOCCU, CCA

Payment options

For customized trainings and technical assistance, a SACCO may make an advance payment of between 50% to 75% and the balance is paid on completion of the assignment. SACCOs with immediate needs but having liquidity challenges receive the services and invoiced based on a payment plan for period of between 3-6 months.

Follow up Support

UCSCU works with SACCOs receiving training and technical assistance to draft an after service action plan upon which a delegated UCSCU staff provides hands on support to ensure knowledge transfer and application in regard to trainings; and implementation of the systems/structures/policies/plans in regard to technical assistance. Besides physical support, the department will explore opportunities within the available technology to provide after sales service. This will include opening whatsapp group for participants, sms and tele-mentoring

Closing existing service gaps

We shall work towards closing the current service gap through closing the existing customer knowledge gaps by researching on them, closing the standards gap by embedding quality control mechanisms in all our service delivery processes, closing the delivery gaps by ensuring proper time allocation and management within the service product development and delivery processes and closing the communication gap by advertising the service promise



NATIONAL EDUCATION FUND SUBSCRIPTIONS TO UCSCU

Whereas it's a statutory obligation for SACCOs to remit their NEF to the secondary society where they are affiliated, UCSCU is to provide added value to the members during the year as follows;

- 1 training per year of the SACCOs choice
- Bi-Annual SACCO educational newsletter
- Partial sponsorship to SACCO staff that excellence in performance during the year
- Organizing National and international staff exchange programmes through our partner organisations such as ACCOSCA, KUSCCO, CCA, WOCCU-DE
- Facilitating staff placements for peer to peer learning
- Managing a volunteers programmes
- Developing and evolving suitable modules of SACCO education
- Carrying out educational research and investigations on various issues affecting SACCO development
- Producing, publishing and disseminating literature, knowledge and information for use by SACCOs human resource
- Modernizing training technology
- Developing and maintaining the SACCO educational resource center
- Organizing conferences, seminars and workshops
- Undertaking any other activity and programs agreed upon by the AGM and individual contributing SACCOs

SPONSORSHIPS / STRATEGIC PARTNERSHIPS



The Union will periodically prepare partnership project proposals based on research for prospective SACCOs and other stakeholders. Such project proposals will be designed to position SACCOs as key players in linking financial services to livelihood improvement in the areas of health, environmental management, gender and youth empowerment, food security and education. SACCOs that participate in such projects will be branded as co-sponsors with UCSCU on all project materials



UCSCU MEMBER SERVICES CHARTER

Membership of UCSCU is open to Savings and Credit Cooperative Organisations registered in Uganda all committed to develop a strong and sound SACCO sector in Uganda. Our membership services include capacity building, training, financial services, risk management, networking, mentorship programmes; industrial rating and ranking and awards

Becoming a member of UCSCU and continued compliance to the membership obligation assures your SACCO of the following benefits

- Becoming part of a larger body professionally working together to influence policy making processes and to stimulate and spur growth of the SACCO sector in Uganda.
- Directly benefiting from the Central Financial services offered through our Central Finance Facility
- Involvement and participation in various SACCO foras,
- Getting regular first hand information and SACCO development opportunities nationally, regionally, internationally and globally including but not limited to mentorship programmes, volunteers programmes, apprenticeship programmes and peer to peer learning events
- Participation in the decision making process of UCSCU by being part of our General meetings and an opportunity to participate in the leadership of the Union.
- Access to information at UCSCU such as the resource centre, internet facility, membership register, free subscription to UCSCU monthly magazine and periodical briefing notes on national and global economic matters.
- Enjoying discount on fees based activities of UCSCU e.g. trainings, seminars, conferences, audit and consultancy services
- Enjoying discount on advertising in UCSCU materials(Newsletter, websites, facebook etc)
- Use of UCSCU Logo in SACCO branding to demonstrate the Union spirit and soundness of the SACCO system in Uganda.

- Training and capacity building of you and your members to address the knowledge and skill gaps
- Participation in UCSCU networking meetings and member activities where you share ideas and experiences with other members
- Member technical support visits – every member is visited by the UCSCU team at least once a month.

TRAINING AND TECHNICAL SERVICES

UCSCU is committed to provide the best training and technical services to SACCOs through tailored made and larger group capacity building activities

Individual SACCO tailored trainings

We offer customized trainings that are needs based conducted onsite within your SACCO premises. Trainers are experts in the field and carefully selected to ensure that knowledge and skills are passed on and address your specific needs. SACCOs are assured of problem solving, easy to read handouts/reference materials in both hard and soft at the beginning of any customized training designed to suit the needs of the participants.

To ensure that knowledge and skills are transferred during the customized trainings; participants are taken through a pre- and post skills/knowledge test. Participants are guided in preparing after training action plans; 2 weeks after training our field technical; UCSCU staff will be at your SACCO to give a helping hand in the implementation of the actionplan as well as addressing emerging challenges in the implementation

Regional seminars

Our regional seminar topics, timing and facilitators are tailored to addressing regionally acceptable, SACCO specific challenges and strategic issues affecting the Business of our members. At the end of every regional seminar, participants receive a free printed handout and electronic copies will be sent on emails.

To ensure knowledge transfer and application; participants in regional seminars undergo a pre and post training skills assessment. They also write an actionplan as a guide for application of the knowledge acquired. UCSCU technical team visits your SACCO 2 weeks after the Regional seminar to provide hands on support in the implementation of the actionplan as well as addressing emerging challenges during the implementation

National Workshops

National workshops are 2-5 days trainings designed to impart skills for Board, SUPCO, management and staff. UCSCU provides the best in the field trainers to ensure that participants are able to learn and apply the skills in their SACCOs. After training, support is provided through UCSCU field technical teams through hands on and onsite mentorship. This will be done 2 weeks after training and thereafter monthly support visits will be arranged.

Annual National Conference (ANSC)

Our Annual National SACCO Conference is a premier SACCO industry conference in Uganda. The conference is always be organized in a way that makes it a meeting point of SACCO leaders and managers with expertise, practitioners, regulators, policy makers and other dedicated minds to discuss the strategies and trends that will propel the industry forward and power its continued success. Participants are assured of both hard and soft copies of the conference materials at the closing of the ceremony

Technical assistance/consultancy services

We shall provide technical assistance to strengthen the processes and procedures of work and our TA will be based on a through institutional diagnosis. The institutional assessment will be carried out with the full participation of the SACCO leadership and management to ensure that there is consensus and ownership of the technical assistance plans and its implementation. A Technical staff (team) based suited to address the TA needs will be selected and assigned to work with the SACCO. The TA staff will provide you with a TA report on completion of the assignment. After the completion of the TA assignment, a technical staff will be deployed to provide follow up support to facilitate the implementation process

Study tours

We shall make sure that the tour provides participating SACCOs a window to explore, share experiences and benchmark with National, regional and international SACCO movements. Being part of UCSCU study tours will assure you of the best experience at the lowest cost possible anywhere. Besides the experience in SACCOs, our tours will be blended with opportunities to experience the social life, culture and commerce in the areas toured. We promise to prepare early and to give you 6 months notice to make all the necessary preparations to be part of the SACCO tourism experience

Central Finance Facility

This is a product where SACCOs agree to pull/ save a percentage of their financial resources together to create a financial pool out of which they can provide liquidity support in form of loans and other financial services .It's aimed at building and maintaining liquidity, provide a means of centralizing SACCOs financial power, an inter-lending facility that offers tailor made financial services to members at affordable rates, share returns from CFF Investment. CFF offers products such as ordinary savings, compulsory savings – 5%of total Assets, fixed deposits, liquidity management loans among others. All the products and services have negotiable and attractive interest rates.