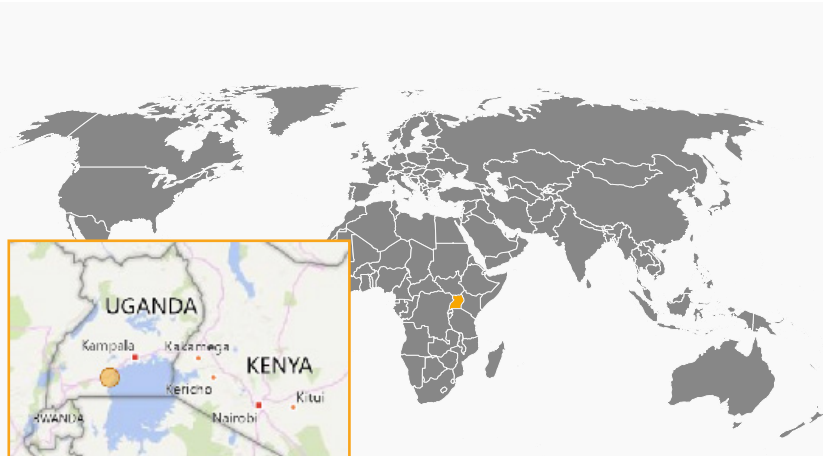


RUKIGA SACCO SAVINGS AND CREDIT SCHEME



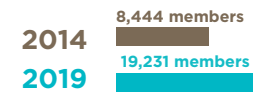
BHAG: We want to transform Rukiga Sacco into a leading cooperative bank



Outcome

2014-2019

BENEFITING FARMERS



AVERAGE MEMBER DEPOSIT



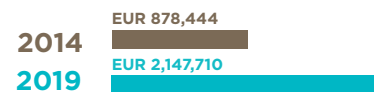
AVERAGE OUTSTANDING LOAN PER STAFF



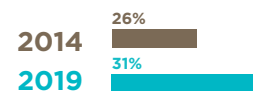
MOBILISED LOANS



TOTAL ASSETS COOPERATIVE



RATIO EQUITY / TOTAL ASSETS (%)



Name: Rukiga Savings and Credit Scheme Cooperative Society (RSACCO)

Year of establishment: 2003

Commodities: Credit & Savings cooperative society

Processing factory: Not Applicable

Start Agriterra: 2015

Core business: Lending and savings mobilisation



“Agriterra is proud to partner in this growth trajectory, we find Rukiga management ambitious and willing to learn. This makes it easier to walk them through the journey of becoming the largest cooperative bank in southwestern Uganda, I am confident they are on the right track.”

David Maraka, business advisor Agriterra Uganda

“Over the years Rukiga has built internal capacity to grow using both internally generated funds and external funding. Thanks to Agriterra that offered management and board training opportunities and connection to Rabobank.”

John Bosco Abaho, Manager Rukiga SACCO



Input Agriterra

2015-2016

- Development of operation manuals
- Policies developed with support from Agriterra
- Internal controls established

2017

- Support to recruitment of Internal auditor
- Governance training
- Internal capitalisation training

2018

- Formation of a youth council
- Dividend policy

2019

- Development of a strategic plan
- Member and staff satisfaction survey



RESULTS

1 ✓

Connecting Rukiga SACCO with Rabobank for cheaper financing

2 ✓

Increased number of e-Loan applications

3 ✓

Empowered youth resulting into more members, savings and loans



Advice



Training



Exchange

GOALS:

Grow membership to 22,000 by 2020

Increase loan access to members by 22%

Increase women access to finance by 32% and 25% by youth by the end of 2020

**AGRI
TERRA**