



## 2025 2nd Quarter NEWSLETTER

### Top Issues

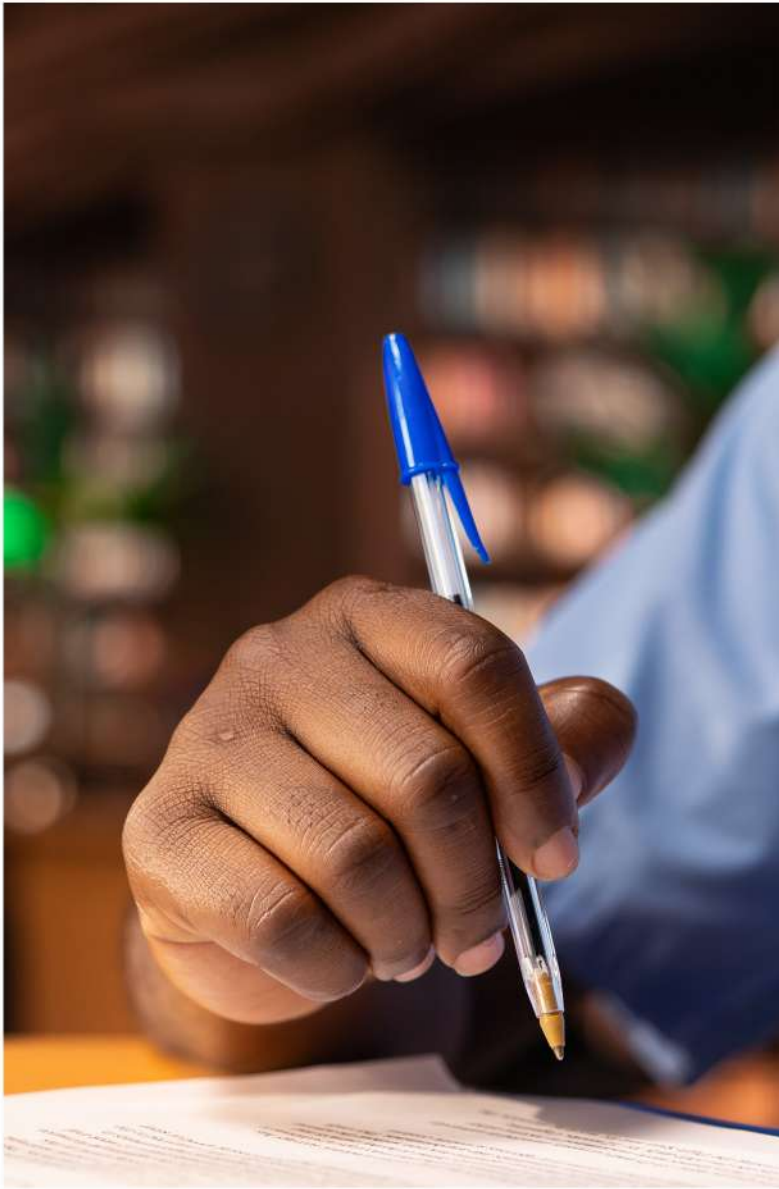
1. 30 Years of Changing Lives  
and Beyond.

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disburses Billions of Dividends.

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## EDITOR'S NOTE

This is not an ordinary newsletter edition; This is the 30th year of United Civil Servants SACCO's existence. It is an edition that carries history with it.

This edition pays homage to our past, celebrates the present and visualizes the future.

The fact that the newsletter contains various activities that United Civil Servants SACCO is doing to change people's lives, it is a clear manifestation of the fulfilment of a dream that

started 30 years ago. United Civil Servants SACCO is determined to continue providing solutions to financial challenges that people face. It is possible to have a socially and economically transformed Nation only if we work together towards achieving the goal.





## 30<sup>TH</sup> ANNUAL GENERAL MEETING

### "30 YEARS OF CHANGING LIVES AND BEYOND"



In 2024 United Civil Servants SACCO – UCSSACCO clocked 30 years of existence. To celebrate the 30 years, UCSSACCO marched around Lilongwe city, a day before its annual general meeting under the theme: Empowering our members 30 years and beyond. Principal Secretary in the ministry of Industry and trade Francis Zhuwawo joined the march.



# UNITED CIVIL SERVANTS SACCO DISBURSES BILLIONS OF DIVIDENDS

United Civil Servants SACCO disbursed 3.2 billion kwacha 2024 dividends among its members . The dividends were announced during the 30th annual general meeting held in March 2025 at BICC in Lilongwe. The outgoing chairperson for United Civil Servants SACCO Madam Jessie Eneya said the increase in dividends from 2 billion kwacha in 2023, is a testament to UCSSACCO visionary leadership that has seen the Cooperative growing to greater heights.



*Eneya: Outgoing Board Chairperson*

Guest of honour at the event Dr Peter Spencer Tsitsi who is Principal Secretary for administration at the Office of the President and Cabinet commended United Civil Servants SACCO for the great role it plays in transforming social economic lives of people by providing quality financial products.

“I hereby announce that I have joined United Civil Servants SACCO. Those who are not yet members please come-forward so that we work together in transforming people's lives.”



*Dr Tsitsi: Come and join United Civil Servants SACCO*

One of the delegates from Botswana. Simetsi Shumba is the Chief Executive Officer for Sisego Sacco in Botswana and has commended United Civil Servants SACCO for the growth it is registering.



*Shumba:United Civil Servants SACCO is our inspiration*

The AGM was held under the theme: **Empowering our members 30 years and beyond.** Delegates at the AGM elected Fletcher Mhango as the new Board chairperson following the retirement of the current chair, Jessie Eneya.



# MALAWI HOSTS SOUTHERN AFRICA SACCOS REGIONAL FORUM

Malawian SACCOS are key in alleviating various social economic challenges the country is facing. Executive director for African Confederation of Cooperative and Savings Credit Associations (ACCOSCA), an umbrella body that advocates for financial wellness through SACCOS, George Ombado, said this in Blantyre during the 2025 Southern Africa SACCOS Regional Forum held under the theme: Community development and growth through strengthening SACCO network system.



Ombado also called on millions of potential members in Southern African countries to join SACCOS and watch their social economic lives transforming to the better.

He then described Chief Executive Officers for MUSCCO

Fumbani Nyangulu and United Civil Servants SACCO Francis Waliwa as transformative leaders whose expertise is positively contributing to the advancement of SACCO model in Southern Africa.



*Some of the dignitaries at the forum*

Cooperators from various countries including Eswatini, Botswana, Namibia and Zimbabwe attended the forum.





## SACCOS INVEST IN INCLUSIVE EDUCATION

About ten Savings and Credit Cooperatives Society - SACCOs in the country empowered visually impaired learners at Salima Resource Centre with assorted items worthy millions of kwacha. The centre has 26 visually impaired children from across the country. Led by a visiting Canadian Cooperater Jo Ha who also presented various gifts to the learners, the Saccos conducted a number of activities at the centre.

Speaking during the event, Jo Ha who also visited the centre in 2022, said she has the resource centre at heart because it provides shelter and education to the vulnerable children.

“This facility is dear to me because it provides hope and opportunity to the visually impaired children to achieve their goals in life. I implore all Saccos in the country to continue working together in bringing positive impact to communities.” Said Jo Ha.



Ha delivering a speech.





Chief executive officer for United Civil Servants SACCO Francis Waliwa commended Jo Ha for her second visit.

“Jo Ha’s visit signifies the global mission of Saccos in helping the needy. United Civil Servants SACCO remain committed to taking care of learners here at Salima Resource and we always ensure that no child at this centre goes to bed on an empty stomach.” Added Waliwa.



*Waliwa and Ha painting.*

During the visit, the SACCOs had lunch together with the learners, painted the classrooms and the fence and also planted trees within the campus.

The SACCOs that donated the items include; United Civil Servants, Mudi, Police, Mphunzitsi, Fincoop, UN, Limbe leaf and Msilikali.

The school's in charge Andrew Nkhoma was grateful for the gesture.

“I am very happy for the warm visit. The items that Saccos have brought today has greatly inspired the learners and they are geared to continue working hard to achieve their academic goals despite their physical challenges.” said Nkhoma.

The Malawi Union of Savings and Credit Cooperatives – MUSCCO, the umbrella body for SACCOS in the country, also presented it's. donation.

Established by the missionaries in 1970, the resource centre is under Salima LEA primary school. United Civil Servants SACCO started supporting the resource centre in 2018. Among other things, UCSSACCO constructed a fence around the resource centre, rehabilitated classrooms, provided braille materials as well as ensuring that the kids have their daily meals.



*Officials from other Saccos planting trees.*





## UNITED CIVIL SERVANTS SACCO's GREEN INITIATIVE

United Civil Servants SACCO is on a green initiative mission to plant 2 million trees by the year 2028. So far, the Institution has planted over 60 thousand trees across the country. Some of the places where UCSSACCO has planted trees so far include Chibwaka in Viphyia Plantations in Mzimba district, Bwanadongo in Kaning'ina forest in Nkhata Bay, Ekwendeni, Mzuzu, and Nsanje. Pictorial focus on the tree planting exercise.

United Civil Servants SACCO is planting trees with students in schools throughout the country through its branches as one way of mentoring the students ( while they are young ) to care for the trees.



*Katoto Primary students watering a newly plated tree*





*A student planting a tree at Masasa CDSS*



*UCSSACCO official planting a tree with a student*



# UCSSACCO TEAM BUILDING ACTIVITIES

United Civil Servants SACCO believes in building a strong team among its employees to ensure coordination for effective service delivery. Among other things the team come together, share ideas, Knowledge and experience. Below is the 2025 team building in all the regions.



*United Civil Servants SACCO staff happily playing games that depict the power of team work and coordination.*



# UCSSACCO BIDS FAREWELL IN MZUZU

In 2025, United Civil Servants SACCO made a strategic move to relocate from Mzuzu to Lilongwe. The Institution held a farewell dinner with stakeholders in Mzuzu to bid farewell. Speaking during the farewell Chief Executive Officer for United Civil Servants SACCO Francis Waliwa extended his appreciation to all stakeholders that have been key in its growth.

“Today we raised a glass and toasted to the achievements that we registered while our headoffice was in Mzuzu. Our focus now is to ensure that we fully migrate to digital for our members to easily access our products at their convenience. We are an institution that believes in changing people's lives and providing better services is one of the crucial components towards achieving our mission” Said Waliwa.



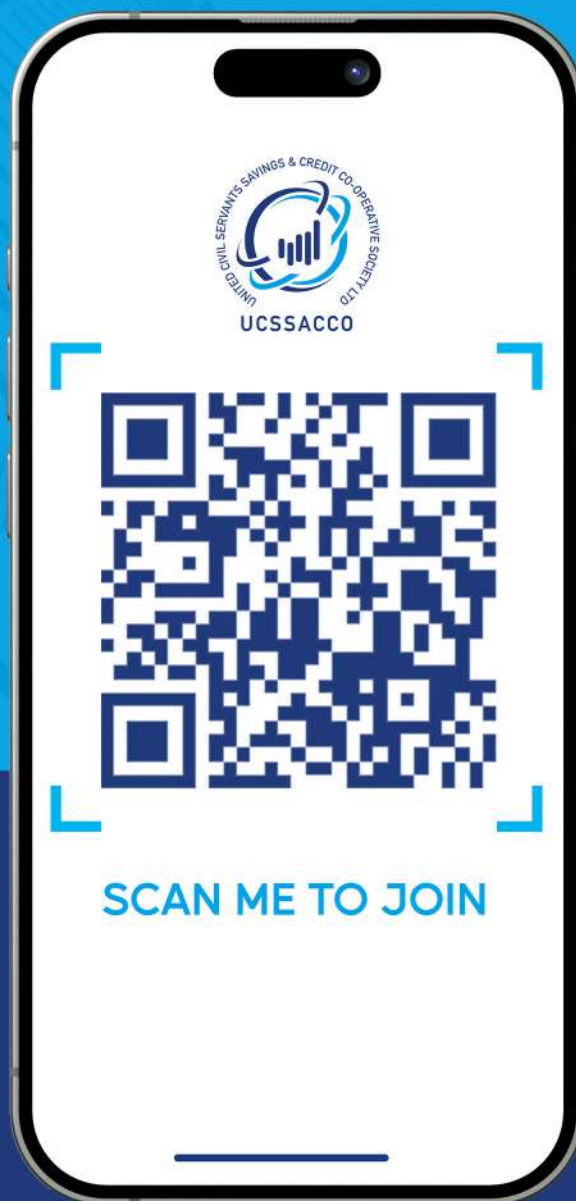
*Guest of honour, Mayor Brian Kondwani Nyasulu Centre, poses with United Civil Servants SACCO CEO and other stakeholders at the event.*

In his farewell remarks, guest of honour at the function, Mzuzu City Mayor Kondwani Brian Nyasulu commended United Civil Servants SACCO for being a reliable development partner. Nyasulu further called on United Civil Servants SACCO's continued commitment in empowering the citizenry to become financially independent

Among stakeholders that attended the dinner include officials from Commercial Banks, Malawi Police, SACCO Chapter 3, Education, District Council and Health.



BE PART OF THE BIG TEAM.



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