



UNITED CIVIL SERVANTS SACCO



# 2025 3RD QUARTER NEWSLETTER

VOL.3

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*A Parade on Land and Air*

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*Nelson Undani, an SME Member,  
makes millions of profits every  
month.*



## EDITOR'S NOTE



### Seasonal greetings!

As we approach the end of another remarkable year, looking at what we have achieved in 2025 reminds me of how much can be accomplished when dedication meets purpose. It has been one of the most productive years that saw ideas coming to reality.

Its on record that this year United Civil Servants SACCO successfully relocated its head office from Mzuzu to Lilongwe, enhanced its digitization project and more members establishing and boosting businesses and transforming their lives.

All these achievements means having strong teams across our institution from the head office, branches and satellites, pushing boundaries with shared commitment to excellence.

This Newsletter reflects how much committed our organisation is in fulfilling its vision, as well as demonstrating how our members are benefitting from the products that we offer. We have celebrated milestones that reflect not just growth but growth done the right way. Let me wish you all a happy festive season and a prosperous 2026.

Francis Waliwa

UCSSACCO CEO



## ARRIVING WITH A BANG – ODIODI, A PARADE ON LAND AND AIR

2nd September 2025 started like any other normal day for Lilongwe residents. People were rushing to their offices and various businesses. But during late morning hours, something extraordinary happened. A cloud of soldiers and people clad in blue and white T-shirts stormed the presidential highway in City Centre. At the same time, an aircraft was flying on a very low attitude on top of the multitude and was also going round within locations in Lilongwe

News started to spread on social media. In no time, the picture of the aircraft was shared and posted on popular social media sites. The aircraft had stickers on it with different messages. It was at this point that it was established that the aircraft was part of the celebratory parade, dubbed ODIODI for United Civil Servants SACCO, the leading SACCO in Malawi and one of the fastest growing SACCOs in Africa on its head office relocation from Mzuzu, to Lilongwe.



Speaking after the parade, Chief Executive Officer for Malawi Union for Savings and Credit Corporatives-MUSCCO Fumbani Nyangulu, commended UCSSACCO for the relocation to the central point of the country.



Nyangulu: MUSCCO CEO

Chief executive officer for United Civil Servants SACCO Francis Waliwa said the event also unveiled upgraded loan products of Mzati and Ndafika. "Our members can now get Mzati loan and have a repayment period of 72 months while for Ndafika loan repayment period is now 60 months. This is to allow our members have ample time to pay back the loan with ease."



Waliwa: UCSSACCO CEO

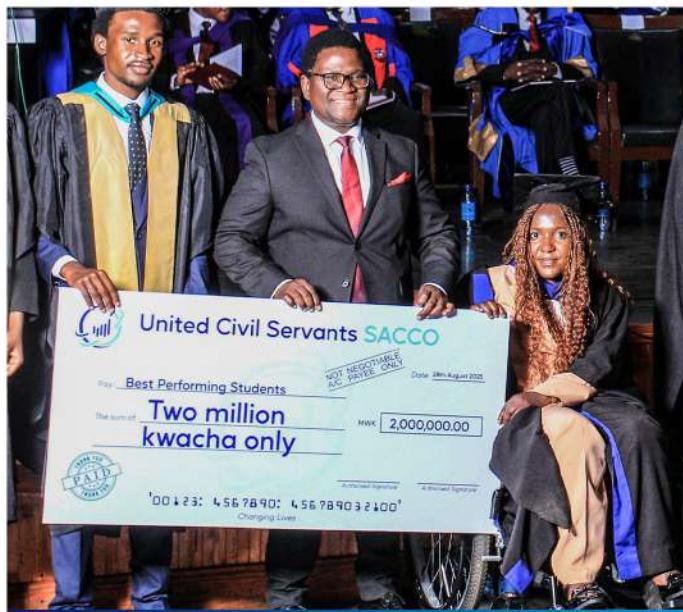
United Civil Servants SACCO's head office is now in Public Service Pension Fund House, City Centre opposite Golden Peacock Shopping Complex.



## UCSSACCO SPOILS MCA TOP-PERFORMING STUDENTS

As one way of promoting higher education for the nation's sustainable financial independence, United Civil Servants SACCO awarded over 8 graduating students with a total sum of K3 million kwacha. Speaking during awards presentation during the 10th graduation ceremony at BICC in Lilongwe, Chief Executive officer for United Civil Servants SACCO Francis Waliwa, said the institution supports academic excellence describing it as fundamental factor for the country's social economic growth.

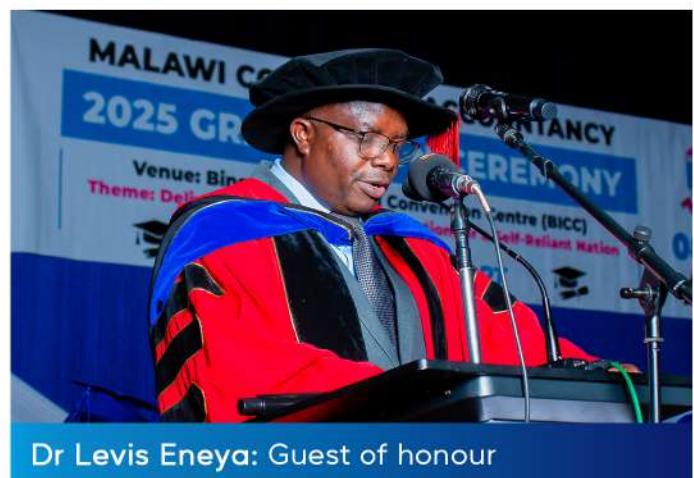
*"We have awarded the top performing students including one lady who is physically challenged. This lady has demonstrated to the world that no challenge is worthy a reason for failure. Her capability and focus is beyond disability."*



Waliwa (Centre) with the awarded students

Guest of honour at the function was secretary for higher education Dr Levis Eneya who commended MCA for its efforts to produce productive citizens.

Eneya said educated and skilled human resource is crucial in transforming the nation from being a net consumption to a net production nation. The graduation was held under the theme: **Delivering Transformative Education for a self reliant nation.**



Dr Levis Eneya: Guest of honour



Some of the awarded students



## UCSSACCO TEAM-BUILDING ACTIVITIES



Team building activities for the third quarter was another memorable and exciting moment for employees at United Civil Servants SACCO staff across the country.

The games, the laughter, the tussle and everything else made the event colourful.



Carpe Momento!

## MEMBER TESTIMONIES



Nelson Undani: SME Member

In Lilongwe, Area 25, there is an energetic rising poultry farmer, geared to fulfill his entrepreneurial dreams. He is Nelson Undani, an entrepreneur who quit his job three years ago to concentrate on his poultry business.

Undani is a productive member of United Civil Servants SACCO. His journey to prosperity began few years ago when he obtained Tipindule SME loan of K4 million kwacha from United Civil Servants SACCO and purchased 300 broiler chickens.

The poultry business is tremendously expanding to the extent that he makes millions of profits in a month. His poultry farm has different chicken breeds including Layers and Brahma.



Undani's Poultry house

Ngabaghira Chizumira stays in Mzuzu, before joining United Civil Servants SACCO, she had no live stock at her compound. As a single parent, Ngabaghila was also struggling to pay school fees for her children. Few years after joining UCSSACCO, Ngabaghira obtained a loan and she now has numerous livestock.

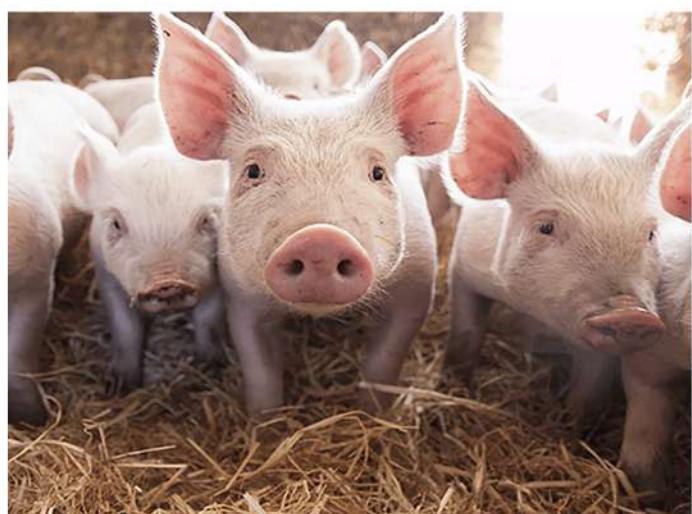
She is into poultry and piggery farming. From the livestock, Ngabaghira has increased crop production because she uses manure from the livestock to apply in her field.

Her children are no longer chased from classes as she can now afford to pay school fees through the profits that she realises from her business. Currently, Ngabaghira is constructing a house from the proceeds.



Ngabaghira Chizumira - Mzuzu based member

Her message is encouraging people to join United Civil Servants SACCO and be able to access loans of their choice both short, medium and long term.



Ngabaghira's Piglets



## CUSTOMER SERVICE WEEK - SERVICE TO OUR MEMBER IS OUR PRIORITY



From 6th-10th October 2025, United Civil Servants Sacco conducted a number activities to mark this year's customer service week.



# Carpe Momento!



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