The Kiwatule Monthly Magazine - NOVEMBER 2023, VOL. 22, ISSUE 5 (THEME OF THE MONTH - THE ROTARY FOUNDATION) Rotary Club of Kiwatule **CREATE HOPE** in the **WORLD** Rotary Kiw tule **Proud to Serve** Chartered on 8th Oclober 2001 Club No.59844 Maeting : Every Wes Venue : kabira Cou Time: 7:00pm - 80

















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Cell on Duty members **PIANO**

- 1. Florence Lunkuse-Lwanga
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- 6. Patricia Kyambadde
- 7. Henry Mukiibi
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- 9. Fred Nsamba Bukenya
- 10. Jeeten Rajani
- 11. Josephine Nalubega

Byabazaire

- 12. Joseph Muhumuza
- 13. Carol Kakooza
- 14. Grace Jethro Kavuma
- 15. Flavian Zeija
- 16. Gloria NAkyajja
- 17. Johnson Mugungu
- 18. Richard Kawere
- 19. Martin Omara
- 20. Betty Arem



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EDITOR'S MESSAGE



Rtn. Betty Arem Obbo Bulletin Officer.

Dear Friends,

elcome to the fifth edition of "The Kiwatule Mail" monthly bulletin for the Rotary Club of Kiwatule. October 2023 marked RC Kiwatule's 21st Charter Anniversary.

As is the norm in the Club over the last 2 decades, this special anniversary is marked by a visit to the Sitting President's village where a medical camp event is held to benefit the community (aka Rotary Family Health Days).

These communities experience the power of Rotary because the same opportunity is used to identify other interventions that are needed in order to leave a more lasting, impactful and positive change. Take time to enjoy "Kashanda - The Untold Story of the Rotary Family Health Days".

In the same vein, we continue to appreciate the Corporates who enable Rotary to provide the above services to the less privileged communities.

This November month features MultiChoice who is a very special Platinum Sponsor of the Club having contributed UGX 40 million as the Anchor Sponsor of the 6th Edition of the Rotary 5-A-Side Side Football tournament held in July 2022. These funds were disbursed only after receipt of well formulated Community Service Project Proposals by the winners across the various categories: Rotary, Rotaract and Corporate. A total of 12 Corporate Companies, 16 Rotaract Clubs and 32 Rotary Clubs participated.

We look forward to even bigger and more impactful interactions together between Rotary and MultiChoice as we strive to serve humanity and make this world a better place to live in.

The Rotary theme for November is The Rotary Foundation (TRF). The Rotary Foundation transforms your gifts into service projects that change lives both close to home and around the world. Since it was founded more than 100 years ago, the Foundation has spent more than \$4 billion on lifechanging, sustainable projects. You're all, therefore, invited to the TRF Recognition Dinner on November 25, 2023, at Kabira Country Club spearheaded by RC Kiwatule & RC Kyaddondo. This is an event that aims to celebrate and acknowledge the outstanding contributions made by Rotary Clubs and individuals to The Rotary Foundation.

With your help, we can make lives better in your community and around the world.

Proud to Serve,

Rtn. Betty Arem Obbo - Bulletin Officer (Rotary Club of Kiwatule)

I may not be the most important person in your Life but I just hope that when you hear my name you smile and say, "That's My Friend!"

ABACUS

Letshego



Fellowship Program

Call fellowship to Order The Grace / Invocation The Loyal Toast The Four Way Test The Object of Rotary Apologies Introductions of visiting Rotarians, Rotaractors & Guests Rotary Information Introduction of Guest Speaker Q&A Vote of thanks Sergeant-at-Arms Final Toast

Object of Rotary

The Object of Rotary is to encourage and foster the ideal of service as a basis of worthy enterprise and in particular, to encourage and foster:

FIRST: The development of acquaintance as an opportunity for service;

SECOND: High ethical standards in business and professions; the recognition of the worthiness of all useful occupations, and the dignifying of each Rotarian's occupation as an opportunity to serve society;

THIRD: The application of the ideal of service in each Rotarian's personal, business and community life;

FOURTH: The advancement of international understanding, goodwill and peace through a world fellowship of business and professional persons united in the ideal of service.

The Grace

Oh Lord and Giver of all Good, We thank thee for our daily food. May Rotary friends and Rotary ways, help us to serve thee all our days, AMEN.

The 4-way Test

Of the things we think, say or do; 1. Is it the TRUTH? 2. Is it FAIR to all concerned? 3. Will it build GOOD WILL and BETTER FRIENDSHIPS? 4. Will it be BENEFICIAL to all concerned?



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Rotary International President's Message

A series of events in the coming year will recognize the new center at BAU and Rotary's work to promote peace. The 2024 Rotary International Convention in May will mark 25 years

since the first Rotary Peace Centers were announced — coincidentally at the Rotary Convention in Singapore in 1999. Recruitment for the first cohort of Rotary Peace Fellows at BAU also starts in 2024, and selected candidates will begin their program in early 2025.

Since its beginning, the peace centers program has prepared more than 1,700 peace fellows working in more than 140 countries to create a more peaceful world. That is certainly worth celebrating, but Rotary Peace Fellows are more than statistics on a page. Their actions have helped Create Hope in the World and will continue to do so.

For example, Jennifer Montgomery and Gorett Komurembe — peace fellows from the program at Makerere University in Uganda — are co-founders of Magenta Girls Initiative. The international nongovernmental organization equips Ugandan girls and young women with the support and tools to overcome harmful gender norms, generational poverty, gender-based violence, trafficking, and trauma.

Ndzi Divine Njamsi, another peace fellow who studied at Makerere, has taken lessons learned about Positive Peace and is sharing them with students of his own in Cameroon. He became interested in the Rotary Positive Peace Activator training program after witnessing extremism, online hate speech, and violence in Cameroon. Since completing the program, he has brought his lessons on peace to students at the Yaoundé International Business School and other organizations in the Central Africa country.

The world needs more people like the graduates of the program at Makerere and



Gordon R. McInally, President, Rotary International 2023-24

our other peace fellows. To that end, we can all advance peace by encouraging our local peacebuilders to learn more about Rotary and apply for this impactful fellowship. Rotary members can also mentor candidates for the fellowship. Or you can work with peace fellows who have already graduated. They probably have an initiative or two that would benefit from your help.

Our peace centers in North America, Europe, Africa, Australia, and Asia depend on financial support as well. The program at BAU was made possible thanks to a generous gift of \$15.5 million to The Rotary Foundation from the Otto and Fran Walter Foundation.

This new Rotary Peace Center will offer a oneyear professional development certificate in peace and development studies for fellows focusing on peace building within the Middle East and North Africa region.

Peace must be waged persistently; it is the soil where hope takes root. But as with any journey, we take one step at a time. Let's take those steps together.





Welcome to an exciting November

Dear Friends,

his month, our Rotary International President reminds us to support and celebrate our Peace Centres. Promoting peace is one of our main goals. We're encouraged to have conversations that help us understand each other better, so we can all live in peace.

We attended the African Peace Concert, which was a very great success. I want to extend by gratitude to the organising committee chaired by PDG Bob, for a job well done. However, in the same month, we said goodbye to a wonderful man, Rotarian and service leader, PDG Henry Kyemba. He lived a very good life, and a scandal free life as said by many Members of Parliament during the session to eulogise him; we all attest to that.

Peace centres are very important for making people understand each other worldwide and for solving conflicts peacefully. They're a big part of Rotary's promise to work towards peace. These centres provide special training and education to people who want to make positive changes in their communities and around the world.

District Governor's Message

For us, having Peace Centres, especially the one at Makerere University in our own country, is something to be really proud of. It shows Rotary Uganda's commitment to making the world more peaceful. These Centres offer custom-made courses to train people who want to build peace and resolve conflicts. To me, peace is something we all need to work for. Without it, there won't be progress or freedom.

I've been visiting your clubs and having a great time serving alongside you. With 37 clubs left to visit, I'm confident we'll reach our goals soon. The donations, though a bit slow, are coming in, and our numbers are growing. We all know that the more, the merrier. When you give, and keep giving, we bring hope into the world, just like our theme for this year.

During the World Polio Day celebrations at Kitante Primary School, you showed up in large numbers and demonstrated your strong support for the cause.

That commitment is what keeps us going in our mission. We will definitely kick polio out of the world. I encourage you all to join the Polio Plus Society so that together, we can work towards eradicating polio from the face of the earth and have a healthy population.

November is looking busy and exciting already, with the TRF Dinner and awards set for November 25, 2023, at Kabira Country Club. We'll be recognizing and honouring individuals and clubs that have given more than others. I urge my HCP presidents to send in their contributions in these remaining days so they can be part of the competition.

Our first 120 days of work have shown great progress, and I am and will continue to be proud to be your District Governor. I want to thank all my assistant governors, the HCPs, Assistant Governors, District Officials, and of course, my very capable secretariat. We have quite a journey ahead of us.

Let's roll up our sleeves. There's more ahead for us to do and receive.

Edward Kakembo- Nsubuga District Governor



RC Kiwatule President's Message

CREATE HOPE IN THE WORLD

Dear Rotarians and Friends

Where the successfully completed the fourth month of the Rotary Year 2023/2024. Special thanks for making KASHANDA ya KYANDAHI truly memorable. Treating approximately two thousand persons, across various disciplines, was a new record in the history of the Kashandas. What however came out strongly was the need to form more partnerships with the various groups both in the medical and other sectors. To those who ensured that these partnerships work, I thank you.

We need to be cognizant of the fact that the only way to build and enhance these partnerships is for us, as Rotary Club of Kiwatule, to be involved in the activities of these partners too, as and when called upon.

Now that Kashandahi ya Kyandahi is done, NYAKINENGO, here we come.

Our calendar is full of spine-tingling events, notably visits to various Club projects, participating in RC Kampala North's Singing and dancing Competition and The Rotary Foudation recognition dinner among others. Let all of us get involved, and create hope as we serve. We also need to plan for our major bonding activity in form of a home hospitality. The month of November is indeed exciting and I cannot wait to join the flow.

On a separate note, October hit our Club real hard. The loss of our Ann was such a sad event. We pray that the Almighty continues to strengthen Peter's family and may the soul of Winnie rest with the Angels in life eternal. I thank the Club members through the Family of Rotary Directorate (FORD); you really stood with Peter and showed true African brotherhood. May the Lord God reward you for your `big` hearts in all ways. Once again, I take the pleasure to remind you of our cells and assigned projects. Kindly ensure that you follow-up your projects.

CELLS AND PROJECTS ASSIGNED

Cell	Project (s)
Trumpet	Tororo Economic Empowerment (2projects)
Saxophones	Boy Child
Violint	Sunda
Piano	Mental Health
Harp	Nakivale Projects
Flute	CURE and Tororo COFIA



I salute you for all the efforts so far and without doubt, I know we shall surpass out targets for the Rotary year 2023/2024.

Proud to Serve,

Alex Mugizi Bigirwa Twesigye HOPE CREATOR PRESIDENT

"The important thing is to be able at any moment to sacrifice what we are for what we could become" (Charles DuBois)



Sponsor's message



WHY ENTERTAINMENT AND TOURISM NEED TO HOLD EACH OTHER'S HANDS

ntertainment and tourism have, over the years, collaborated developing a mutually beneficial relationship that has seen their paths cross that the two cannot be separated. As intertwined as these two sectors are, each of them still stands out on its own.

Like tourism in the past, the entertainment sector in Uganda is currently undergoing a resurgence. Projects by local Ugandan content creators are starting to gain traction and international acceptance or recognition and in so doing introducing a side of Uganda that is not often seen to an international audience that is hungry for unique content.

The surge is starting to yield fruit as local filmmakers are getting recognition for their projects beyond the local awards and film festival circuit while the things that tickle people's fancy about Uganda, without doing a random google search, are unfolding right before their eyes through cinematic storytelling.

As an art, film is a vehicle through which Ugandans showcase local cuisines, style of dressing, music and culture in general. On the surface, such imagery might seem normal but in terms of reach, these films tell people more about Uganda than a 3-minute advert showcasing popular Ugandan destinations would. For this reason, the demand for content from Uganda is more than ever before. The need for tourism to be marketed is enormous. However, for less effort and money, the entertainment industry has the potential to be an able substitute. Film for example is a cost-effective avenue in which the marriage between tourism and entertainment can be leveraged to sell a destination.

Films create more curiosity about the locations in which they are shot while putting the limelight on these places. Shots of historical locations, monuments, and iconic places in history are examples of how storytellers can showcase this beautiful country. The mere mention of Kampala in the setting of a show will make people want to know more about or travel there.

A key factor in this movement to promote the image of the country through local content is the lengths that creators are willing to go to produce quality content.

Even with the smallest of budgets, Ugandan content creators have learned to bide their time to build partnerships that can help elevate their products. MultiChoice Uganda in positioning itself as a leading pay-tv provider in the country opted to invest heavily in its local content offering by launching 3 dedicated channels where they air over 25 licensed and commissioned local productions that are broadcast daily to audiences all over the African continent.

Furthermore, MultiChoice has redirected its attention to nurturing and growing the film industry's talent, a gap that required filling. With funding for initiatives centered around skilling local film makers in both theoretical and hands-on skills like script writing, cinematography, editing and audio post-production. Many of the graduates of this program, return home having attained first-class skills and are absorbed in the sets of the various local productions which contribute to the industry's improvement.

It is here that they are tasked to put this expertise to the test and if some of the content that is being churned out is anything to go by then the industry will be in good hands for years to come. Ugandan shows are slowly starting to gain popularity beyond their borders and so is Ugandan culture.

It is no wonder Ugandans in the entertainment industry are gaining recognition on the international scene where many have started to earn top recognitions and awards for their works. A clear indicator that content in Uganda is garnering the kind of mass appeal that will have a ripple effect on Tourism.

Elevating Organizations to grow business and build strong relationships.

By Henry Muwaga - Head of DStv for Business at MultiChoice Uganda



Relationships need a lot of work. This applies to whether it is a personal or professional relationship. Imagine you're a business owner who wants to expand your organization's reach and achieve sustainable business growth – then it is imperative to understand that building strong relationships with other organizations is a key ingredient to your success. And this is where key account management comes into play.

At MultiChoice Uganda this is a strategic tactic that focuses on engaging with important stakeholders to understand the market, meet customer demands, and thrive in the industry.

Focusing on professional relationships, or what I would call stakeholder engagement, is a multidimensional process that enables organizations to better understand their markets, meet customer demands, and ultimately thrive in their industries is vital. Companies need to be willing to put themselves out there to connect with their customers and other individuals or organizations within their business ecosystem.

That is why, in today's fiercely competitive

business landscape, organizations are continuously seeking ways to stand out, retain their customers, and drive sustainable growth. As an account manager in your organization, you ought to take a proactive approach to building mutually beneficial relationships within your industry.

Think of it this way: when you are building relationships with other organizations, it's not just about making transactions — it is about trust, collaboration, and having a shared vision for success. By engaging with key stakeholders from partner organizations and even customers, you can identify opportunities, leverage their expertise, and discover new business prospects.

Networking and building relationships are crucial in today's interconnected world because they help you tap into valuable knowledge and resources, as well as provide linkages into potential partnerships. Additionally, to succeed in key account management, you need to continuously improve your customer journey processes. This means actively listening to your customers, understanding their needs, and delivering value in form of usage discounts, partnership opportunities, promotions, giveaways, cash backs, gift hampers while constantly communicating with them. By keeping the lines of communication open with stakeholders, you can gather feedback and insights that will help you refine your products, services, and operations.

Making customer satisfaction a priority, you will earn their trust and become a trusted partner, giving you a competitive edge in the long run.

It is essential to make your organization known and respected. Doing this involves consistently delivering reliable and innovative solutions that resonate with your customer's needs. To achieve this, you should actively participate in industry events, forums, and digital platforms where you can showcase your expertise, capabilities, and connect with potential stakeholders. In doing so, you'll build a strong reputation and increase your chances of forming reputable partnerships.

Stakeholder engagement is not just a luxury or nice-to-do, it's a necessity, a must-do to say the least. It keeps you informed about market dynamics, technology advancements, and regulations that may impact your business negatively or spiral you to deliver a better bottom line. It also fosters a customer-centric mindset throughout your organization, empowering your employees to prioritize customer needs. Actively engaging stakeholders builds loyalty, establishes long-lasting working relationships and in turn creates lifetime value that is mutually beneficial. In order to have a comprehensive approach that involves building strong relationships, understanding your customers' needs, and providing tailored solutions, it's vital to carry out a sentiment analysis among your customers.

Regular communication, reviews, and feedback help the organization stay aligned with its customers while addressing any challenges that may arise. Besides, investing in customer relationship management systems and tools can help you manage data efficiently and meet customer demands with precision.

Understanding your market and what customers want or need is crucial for effective key account management. This means investing in market research, analyzing trends, and staying up to date with customer preferences. When you regularly engage with stakeholders, you can adapt quickly, stay ahead of the competition, and ultimately ensure customer satisfaction.

For your key account management efforts to yield desired fruits, it is important to have a robust strategy in place. This means aligning your key account objectives with your overall strategic goals, allocating resources wisely, and monitoring your progress along the way. Collaborating with your finance and operations teams will help optimize resource allocation and ensure sustainable returns on your investments. A welldefined strategy acts as a compass, guiding your organization toward success in the world of key account management.



A practical course changed Isiko's life.

ost of the time, when a person describes themselves as a filmmaker, many around them will immediately assume they operate the camera.

Of course, films are a collection of moving pictures, but contrary to common belief, cinema is more than the camera, it is the pictures, lights, costumes, and sound.

In fact, it's partly the reason most local films in the early 2010s struggled with sound. At that time, many people captured polished pictures and somehow thought sound wasn't something they had to pay attention to.

And this was almost Abubaker Isiko's life circa 2018, when he was a student at Makerere University, dance, and drama. He wanted to make films, and at the time, he was sharpening his skills with the lens.

In fact, he did several short films and experimental photography then; "I was a jack of all trades then, doing camera and sound; "but then I noticed there was a weakness with sound, plus, most of the people in our class wanted to be directors or actors."

In fact, Isiko did some acting until he noticed that wasn't his strength and stuck to being a crew member.But all this was taking place when he was still at the university. Alongside two friends, they had set up a film production house - since they didn't want to start from nothing, they made it a point to buy a few pieces of equipment.

"I told my parents there was an increment I had to pay, and they sent the money; I used part of it to buy my first sound kit," he says. Another friend got two cameras, and like that, the trio started making short films but did not make money.

Isiko had wanted to work with Adnan Ssenkumba, arguably one of Uganda's best sound designers, but as much as he had paid attention to him, he did not get a chance to work with him immediately.

"One day, Adnan called me and gave me an appointment, he said I come with my equipment," he says. The meeting wasn't in vain, they worked on a short film, Office Vacation. This short film may not have made headlines and won awards, but it opened the door for Isiko as he started working on different people's documentary films and TV series. That's the time he was a boom swinger on Pan African legal drama Kafa Coh.

"I was happy that I was learning, I was Adnan's assistant and went wherever he went. We had gone from having a teacher and student question and answer to having conversations about sound," he says. It was through such industry connections that one of the directors, Ken Joseph Ssebagala alias Zenken, noticed him. He worked with him on one of his projects. "So, one day, Zenken sends me a message with a MultiChoice Talent Factory call," he says.

The MultiChoice Talent Factory is a fully paid one year scholarship offered to young film enthusiasts across the continent. Through the program, trainees get hands-on mentorship in sound, camera, script writing, sound, and business, among other things. "I noticed that I was eligible and thus gave it a try,"

He tried his luck, and he was shortlisted; "The interview was scary, but I was strong since I knew what I wanted. I have always known that maybe I can't change the film industry, but I can contribute through sound."

The interview was good, since he had asked the panel to let him use Luganda and English, he says he enjoyed it as much as the panel, he was himself. Yet he did not get the scholarship.

He was discouraged but applied again when the scholarship was announced and this time round, he was selected. Every year, 60 young enthusiastic filmmakers are selected for the programme that is conducted in three campuses across the West, East and South African regions. These are filmmakers from Uganda, Kenya, Tanzania, Malawi, Zimbabwe, Nigeria, Ghana, and



South Africa among others. Every country gets four participants, Isiko was one of Uganda's four.

"Of course, when I did the second interview, I was angry with them, I thought I had done everything right the first time," he says. His trip to Nairobi was his first out of Uganda, and he says that unlike the other Ugandan representatives that knew each other, he didn't know them. But he easily managed to fit in, even with the wider East African group that had both Tanzanians and Kenyans.

"It is a hands-on programme where participants are encouraged to help each other out," he says. Thus, during the programme, since he had access to cameras, lights, and sound gear, he was always shooting experimental videos. And of course, the participants helped as actors and crew people.

"The Talent Factory was an all-round mentorship in camera, sound, and production design. We had the opportunity of working with professionals that taught us how to be intentional with production decisions," he says.

During the training, he collaborated with fellow student Daisy Masembe, and the result was the award winning Engaito. But it wasn't a smooth ride, the training was also happening at the time the world was plunged into a pandemic, thus, they had to leave the campus at one point without knowing what was going to happen next.

"I spent much of that time recording adverts for things that impressed me, just to keep myself busy," he says. Most of these ended up on his YouTube channel.

Today, Isiko is one of the most renowned sound engineers, working with Adnan Ssenkumba, he's part of the prolific team that do sound design and sound recording for the popular telenovela Sanyu.

"During the training, many of the mentors they gave us had a telenovela background thus they usually recommended shows we could watch," he says adding that he watched many South African telenovelas such as The River, Changes and Queen looking for specific things.

Earlier, as a student of MDD, Isiko had interacted with neo soul artistes such as Andereya Baguma, Shifa Musisi and Busulwa. When he was asked to do sound design for Sanyu, he knew he needed Ugandan neo soul.



"I contacted them and surprisingly, many of them loved the show. That's when people started hearing different music on the show." The training in Nairobi, he says had sharpened his knowledge about several things he already knew, but most importantly, taught him how to be deliberate. "I started appreciating reasons why people use the music they use in films," he says.

Today, Isiko is still on the Sanyu set, however, he gets to work on many other sets and do more sound business on the side. For instance, with his friends, they have since set up Audio Rustle, a company that teaches and hires sound equipment.

Earlier this year, he was one of the many filmmakers that collected accolades during the Uganda Film Festival awards gala. This was thanks to his role as a sound designer for the film The Passenger. The film follows a young man who tries to deliver a mysterious package to the city on a bus, but another passenger thinks he is a killer carrying a mutilated body or bomb and is determined to stop him.

The film was the film to beat at the awards taking home Best Actor, Best Director, and Best Postproduction among others.

Isiko says working on Sanyu has helped him improve because of consistency but he has many lessons learnt, for instance he says feature films are more challenging than TV series.

"The longer the film, the more its challenging," he says.





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Pictorials Rc Kiwatule @ 21 Years Medical outreach camp (Oct. 14, 2023)













...

"Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around." Leo Buscaglia





Pictorials Rc Kiwatule @ 21 Years Medical outreach camp (Oct. 14, 2023) cont'd



















Pictorials Rc Kiwatule @ 21 Years Medical outreach camp (Oct. 14, 2023) cont'd





Team Pride - Community Econ. empowerment



Rotarians @ Work, with Dr. Vincent





#ondab

Registration desk - 2

Pictorials Rc Kiwatule @ 21 Years Home Hospitality (October 14, 2023)



The Hosts (Pres. & Mrs. Twesigye, & Team)



Team CORE







"Each friend represents a world in us, a world

possibly not born until they arrive, and it is only by this meeting that a new world is born." Anais Nin Past Presidents cutting the Charter Anniversary Cake





17 THE ROTARY FOUNDATION

'Kashanda" ... The Untold Story of the Rotary Family Health Days ... (by PP Robert Kiggundu)

The Story of "Kashanda" was born almost 20 years ago by PP Josephat! He was the first person to host us in his home village. In order not to just go and enjoy, it was decided that when we go to his village as Rotarians we will offer a service to the people! A medical camp was the most appropriate service we could offer.

He hosted us in his home village called "Kashanda"; at that time when he hosted us, he was not a Sitting President! Kashanda is a town located in Ntungamo District (Western Region) Uganda about 281 km South-West of Kampala (Uganda's Capital City).

As the club grew this became a regular annual program for RC Kiwatule being hosted by the different Presidents at their home villages. So all other Presidents after him adopted the Kashanda prefix

The RCK medical camp culture is that this event is held to benefit the community of the Sitting President's place of origin and/or birth. These communities experience the power of Rotary touching people's lives in various facets as organized for each event.

Later (about 10 years ago) Rotary in Uganda came up with a program similar to this arrangement called the Rotary Family Health Days (RFHDs) where every club must identify a community to which they offer medical services at least once a year over the RFHDs! My mentor, the Late George Walusimbi-Mpanga, always believed that Rotary in Uganda adopted this idea from us (and I agreed with him).

As it is now RC Kiwatule holds the RFHDs at the home village of the Sitting president around the Independence Day weekend which also coincides with the time when our club was admitted by Rotary International (8th October 2002).

Sometimes, the RFHDs were held around April/May and we used that time to host the "Kashanda" for Presidents like me and GBS who had not managed to organise the traditional visit to the President's ancestral home!



PP Robert H. Kiggundu)

•Kashanda ya kashatu (Original) - **PP Josephat Nuwabeine (Ntungamo)**

•Kashanda ya Nakafumu - **PP Robert Kiggundu** (**Bulemeezi**)

•Kashanda ya Katosi - **PP Godfrey Bafirawala Ssemugooma (Mukono)**

•Kashanda ya Matugga - **PP Fabian Kasi** (**Matugga**)

•Kashanda ya Kisowera - **PP Godfrey Byekwaso** (Mukono)

•Kashanda ya Nakyessanja - PP Florence Lunkuse - Lwanga (Kawanda)

•Kashanda ya ForGod - PP Simon Oola (Gulu)

•Kashanda ya Rwamucuucu - PP Dr. Ann Begumisa (Kabale)

•Kashanda ya Bulambuli - **PP Wycliffe Mwambu** (**Mbale**)

•Kashanda ya Kamulegu - PP Dr. Gorrettie N. Bamwine (Masaka)

•Kashanda ya Anwamwany - **PP Francis Ogwang (Lira)**

•Kashanda ya Ishekye - PP Dr. Vincent Bagambe (Sheema - Mbarara)

•Kashanda ya Papoli - **PP Dennis Wandera** (Tororo)

•Kashanda ya Nyamabaare - IPP Marion Natukunda (Ibanda)

•Kashanda ya Kyandahi - **President Alex Twesigye (Mbarara)**

•Kashanda ya Nyakinengo - **PE Winnie** Babihuga (Rukungiri)





Past Presidents



Charter President George F. Walusimbi (RIP) 2002-2004



Cathy Nassali 2008 - 2009



Robert Henry Kiggundu 2004-2005



Godfrev Ssemugooma 2005-2006



Ernest Kusiima Abwooli 2010-2011



PDG Salongo Francis **Xavier Sentamu** 2006-2007



Josephat Nuwabeine 2007-2008



Byekwaso Godfrey 2012-2013



Florence Lunkuse Lwanga 2013-2014



Elvis Khisa

2009-2010

Simon Oola 2014-2015



Dr. Anne Begumisa 2015-2016



Fabian Kasi

2011-2012

Wycliffe Mwambu 2016-2017



Dr. Gorrettie **Kyeyune Bamwine** 2017-2018



Francis Ogwang 2018-2019



Dr. Vincent Bagambe 2019-2020



Dennis Wandera 2020-2021





IPP Marion Natukunda President Alex Twesigye (2022-2023) (2023-2024)



Dr. Brenda Daisy Anena 2021-2022

PROJECTS UPDATE:

A) Kashanda ya Kyandahi

The Rotary Club of Kiwatule holds annual, free medical camps in areas where the sitting club President hails from. For the RY year 2023/24, the medical camp was held in Kyandahi Parish, Kagongi Subcounty, in Mbarara District, where the President Elect Mr. Alex Twesigye hails from.

The Kyandahi medical camp was intended to achieve the following specific objectives; 1. Increase access to health services by the Kyandahi and surrounding Communities 2. Hold a home hospitality at President Twesigye's home

3. Commemorate the 21 years since the Rotary Club of Kiwatule was Chartered (dubbed the Kiwatule Charternite) A needs assessment was conducted on 26th April 2023, focusing on the district and community burden of disease, the available human, infrastructural and other resources. The gaps based on this assessment identified Kagongi HCIII as the most appropriate venue for the camp, which was held on 14th October 2023.

1. Scope of the outreach

The camp was served 1,843 patients with the following medical services;

• General Clinic: screening for common illnesses, Laboratory services and advice on personal care

- Ophthalmic (Eye) care
- Maternal Health and Family Planning
- Services, including Ultra Sound scan

• Screening for and treatment of noncommunicable diseases like common cancers (CaCx, Mammography & Prostate), Diabetes Mellitus and high blood pressure

- Safe Male Circumcision
- Dental services

• Management of common infectious conditions

• Others (General Health Education, Mental Health, Legal, & Economic Empowerment)

2. Mobilization of Health Workers to manage the camp

Partner Health Organization	Number	Comments
Cancer Institute	8	Fully equipped van
Mbarara RRH	20	Largely managed OPD
MAC	6	Dental Services
Ibanda Hospital (Kagongo)	16	Managed triage, OPD and Ambulance
		services
Bwizibwera HSD	40	Distributed in all the camp departments
Ajanta	2	NCDs screening
Bartmires Mission	3	Eye Care
Mengo Hospital	1	Eye Care
Uganda Police	2	Security Services
Pride Microfinance	3	Economic Empowerment
Talks on Making a Will	1	Legal Education

...

"Never doubt that a small group of thoughtful, concerned citizens can change the world. Indeed it is the only thing that ever has." Margaret Mead





3. Attendance statistics by Rotary Clubs, Rotaract clubs, Corporate

Partners & Guests:

Description	No. of people	Remarks
A. Rotaract Clubs		
Kampala The CORE	13	Baby club to RC Kiwatule
Rotaract Club Of Mbarara University Of Science Technology	29	Baby Club to Mbarara Ranchers
Rotaract Club Of Nakivale	5	Baby club to RC Kiwatule
Rotaract Club Of Juru	3	Baby club to RC Kiwatule
MUBS Mbarara Branch	1	
Rotaract Club Of Mbarara Community	1	
B. Rotary Clubs		
Rotary Club of Kiwatule	37	All buddy groups represented
Rotary Club of Mbarara Ranchers	10	Partnered with RC. Kiwatule
Rotary Club of Najjeera	8	Was mothered by RC Kiwatule
Rotary Club of Kololo	2	Mother club to RC Kiwatule
Rotary Club of Kisaasi-Kyanja	1	
C. Corporate Partners		
Sanlam		
URBRA		
Kamcare Pharmacy		
KCCA		
Shurik Pharmacy		
Liviton Pharmacy		
Pride Microfinance		
D. Guests	10	

4.Challenges

• The camp services started late yet patients arrived early. The registration desk delayed to set up and hence got overwhelmed by the patient numbers. In future, it is important for the registration team to arrive early and setup a fair registration system. Rotarians should liaise with VHTs, who should be take lead in registration of clients.

• There was slow handling of patients at triage area because of limited space, including slow recording of patient information into the MoH HMIS registers. In future, this needs to be assigned large spaces and many health workers.

• Stock out of medicines for Eye clinic, NCDs & deworming tablets. In future, better projections will be needed.

• The anti-hypertensive and diabetic medicines donated by Ajanta were combinations not commonly used in rural health facilities. Most were not used hence donated to the medical team from Mbarara Regional Referral hospital.

Clinic labels were written in English

yet most clients could neither read nor speak it. All future medical camps should have the clinic labels written in the most commonly spoken local language.

5. Lessons learnt

• The huge success of this camp was attributed to broad partnerships built with the national, district, and community healthcare systems, as well as the Rotary (Rotarians and Rotaractors) and non-Rotarian volunteers.

• Mobilization of clients was cost-effectively done by working with local leaders and VHTs who spread the messages through churches and house to house.

• Mobilizing health workers from the surrounding health facilities made the camp cheaper as we didn't have to provide them with accommodation and ensured cross-referral for continuity of services.

• The many tents and chairs were helpful in providing shelter for the waiting crowd and the army of volunteers.

• Dental, eye care, cancer screening and mental health services are not available in Kagongi subcounty nor within a distance of 20km, hence the medical camp made them accessible to this community.

RCK PROJECTS' PIPELINE

S.No:	DESCRIPTION	STATUS
0	PROJECTS COMPLETED	
A	Global Grant #GG1982469 Uganda Global Grant Solar Suitcase Project – Supporting 25 Health Centres \$152,500 "Lighting Every Birth "Initiative; Implemented with RC Mt. Pleasant Pennsylvania, USA (D7305), RC Blue Bell, Pennsylvania, USA (D7430).	All 25+2/25 Solar suitcase installations completed; Midwifery training done at 25+2/25 Health Centres; TRF CADRE visit completed; Final report submitted & Project closed
В	BELEP Programme , RC Kiwatule in Partnership with Nakyessanja Primary School was involved in the following activities; 1. Renovation of a library block at Nakyessanja P/S, 2. Supply and installation of bookshelves, 15 Desks, 1NO. Teachers table & Chair and Donation of 664 text books to the school. 3. Group reading, Sensitization of teachers, Parents and the students, Essay writing competition. 4. Tree planting (Donated over 200 Trees to the School, 5. Reading tents at different time intervals.	Handover of the Library done – July 1, 2022; Project Completed and Final report submitted & Project closed
С	Kashanda Ya Nyamabaare – Medical camp with over 1,300 patients served & BELEP Programme at Nyamabaare COU P/S: a) Construction of a 3-stance sanitation facility for students and teachers; b) Supply of 45 desks, 2No. Teachers tables and 2No. Teachers chairs; c) Career guidance and counselling; d) Donation of reading Materials, sensitization of teachers, Parents and students and Tree planting	Completed – October 8, 2022; Project Completed and Final report submitted & Project closed
D	Global Grant #GG 1866536 Ultrasound Machines, in partnership with RC Kampala Ssesse - Supporting 3 Health Centres \$99,915 USD	Site readiness assessments completed at Bumangi HC III, Bwendero HC III & Mugoye HC; equipment procured for all 3 HCs, and training done; Project completed & closed
E	Global Grant #GG2012305_Cardiac Care & Cath Lab services at concessional rates to the rural poor in Kadi, India, in partnership with RC Kadi, India; \$576,000 USD	Equipment procured, lab launched and patients are now receiving service. Project Completed and Final report submitted
F	Nakivale Malaria Project (\$7,000) - in partnership with Rotary Malaria Partners International & Rotaract (Nakivale, Juru & Kampala The CORE) supporting pregnant women and children under 5 (community sensitisation, IEC materials, Radio messages)	IEC materials / Pamphlets IEC printed, Capacity building for VHTs, CRSs, HWs & Community sensitization done. RCK field visit conducted. Project closeout in progress
G	Global Grant #GG 2121577 (\$ 37,000) WASH projects in Nakivale: Improving Education, access to water and Sanitation in Nakivale with RC Prior Lake (USD 37,000)	Completed and finalizing with a final Closeout report.







1	GLOBAL GRANTS UNDER IMPLEMENTATION	
Α	Global Grant #GG 2122662 (\$80,515) WASH projects in Nakivale:	Application has been approved by RI.
	Providing Safe Drinking Water in Nakivale Refugee Settlement	RCK contributed USD 2,000;
	Camp with RC Prior Lake	Handover to Contractor October 28, 2023
В	Global Grant #GG2347415 "SUNDA Project" – Providing	International partner - RC Osaka Semba;
	Sustainable Safe Water project in Mubende & Kassanda	Needs Assessment done; Global grant
	districts \$62,500 USD	application submitted; awaits approval
С	Global Grant #GG2340995 - District Grant for D9213 Basic	RC Kiwatule to be part by contributing at least
	Education and Literacy Programme (BELEP) \$ 400,000 USD	\$1,500 towards the grant
2	GLOBAL GRANTS APPLICATIONS IN PROGRESS	
Α	Global Grant #GG2344643 (\$99,960 USD) - Scaling Farming	RCK is in Partnership with COFIA Uganda & RC
	Practices in Eastern Uganda to reach more farmers (training,	Tacoma North; Needs Assessment done; GG
	farm inputs including seeds & fertilisers – Tororo District.	Application in progress; RCK to contribute \$5,000
В	Provision of dental services in Nakivale Refugee Settlement,	Needs Assessment completed; GG Application in
	Uganda \$150,000 USD	progress; sourcing for International Partner
С	Equipping, Medical outreach and capacity building of Health	Needs Assessment completed; GG Application in
	workers at AKB memorial Hospital, Iganga, Uganda \$452,226	progress & sourcing for International Partner
	USD	
D	Empowering the Boy & girl child in Karenga-Karamoja, Uganda in	Needs Assessment completed; embarking on
	collaboration with Sheeba Cares Uganda \$400,000 USD	Global Grant & sourcing for International Partner
Е	RI - USAID WASH project \$150,000 USD	RCK's 2,000 USD Commitment submitted to
		District Project Coordinator;
		await further instruction from District
F	Global Grant #GG2240379 Empowering marginalized	MOU signed between RCK and Centenary Bank
	communities by providing access to economic opportunities in	for the revolving fund; Finalizing grant process
	Tororo with RCK / RC Cabarrus County in Concord - \$ 129,870	with International Partner and global grant
	USD	application
3	NON-GLOBAL GRANTS PROJECTS	
	(ONGOING & PLANNED)	
Α	Anamwany Maternity Ward (UGX 184 million) \$53,000	Phase 1 construction in completed; final
	(Kashanda Ya Anamwany) PP Francis Ogwang	instalment paid (approximately 22 million
		shillings). Embarking on Global Grant to equip
		the maternity ward
В	Mental Health Caravans (7 clubs) - RC Kiwatule, Bugolobi, Gulu,	Mental Awareness Project Concept completed;
	Morning Tide, Bweyogerere central, Kololo & CORE-Rotaract.	Resource Mobilization in progress
	(\$115,000 USD)	
С	Construction of a Vocational Training Centre & Show Room in	Needs Assessment completed, planning for
	Tororo \$500,000 (UGX 1.4 billion)	implementation; The Construction Component is
	(Kashanda Ya Papoli) PP Dennis Wandera ; Empowering	to be done by RC Kiwatule through partners like
	marginalized communities by providing access to economic	Tororo Cement & Others
	opportunities and services in Tororo. Skills building for 25 groups	
	and Construction of a show room. The Global Grant will be	
	implemented with RC Kansas, USA.	
D	Capacity building project for Youth & Mothers in Nakivale	Phase 1 (sewing machines) Completed
	(provision of sewing machines, computers, solar power, tables	Phase 2 (supply of computers & solar system) is
	and chairs (RC Kiwatule / RC District Perth western Austria)	not yet completed.
	\$27,027 USD	



E	Construction of specialized latrines, walk ways and other facilities at Ishekye School for children with special needs \$20,000 (Kashanda Ya Ishekye) PP Vincent	Planning Stage; on hold; the district Leaders opted for IREAD project
F	Hope Always; construction and equipping a home for children with severe disability, vocational training, environmental conservation; \$1,000,000	Needs assessment done; detailed project definition in progress; fundraising for construction in progress; Received \$24,556 USD from international partner (RC Fryeburg / D-7780 USA in the USA towards phase 1 and thereafter Global Grant application;
G	Saving babies and promoting their development, In partnership with Baylor Uganda	Concept formulated; review in progress
Н	Boy Child Up-Skilling Program (BCUP) in Partnership with The Nakivale Refugee Camp (Isingiro) and Balintuma Zone (Kiwatule, Kampala) to support over 150 boys in Kiwatule and Isingiro.	Concept formulated; launch for the Kiwatule phase done on Friday, September 8, 2023. Nakivale launch planned end October; MoUs with Vocational Institutes to follow – DIT, NVTI & Isingiro Vocational Institute
I	Nyabishera Early Childhood Development Centre. Access to affordable holistic ECD services, improvement of lives of women and their families through health promotion, income generation and food security in Sheema district. RC Kampala Day Break/RC Kiwatule and RC Kabwohe & Institute of Rural Education and Development (IREAD)	Sourcing for Partnership with IREAD
J	C.U.R.E. Project (equipping 10 Health Facilities) USD 350,000; Container for each HC costs just over \$30,000	Needs assessment report has been submitted by Project CURE and RC Kiwatule is mobilizing Funds for the First Container and also sourcing for an International Partner for GG application

Allocation of Community Service Projects to Cells

- 1. Papoli Trumpet Cell
- 2. Boy Child Saxophone Cell
- 3. Sunda Project Violin Cell
- 4. Mental Health- Piano Cell
- 5. Nakivale water Project Harp Cell
- 6. Project cure Flute Cell

"Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around." *Leo Buscaglia*





Up, Close & Personal



Rtn. Gloria Nakyajja

HOW TO START A HOLISTIC LIFESTYLE

In reality, a holistic lifestyle is all about balance and mindfulness.

What is holistic living?

Holistic living means caring for all parts of yourself, that is mind, body and spirit, and considering them all vital to your well-being.

While we often think of health in distinct categories like diet or fitness, a holistic approach reminds us that all parts of us are deeply connected and impact each other. Holistic living acknowledges that true health is only possible when mind, body, and spirit are nurtured and in balance.

Beyond that a holistic lifestyle is going to look different for everyone based on their values, schedule, and goals.

BENEFITS OF A HOLISTIC LIFESTYLE

•Improved overall physical health

•Boosted productivity and creativity

•Reduced stress and improved mood and emotional resilience

•Greater clarity in goals and habits

Increased satisfaction with life

•Chef and Founder Glofoods and Cook & Eat Ug located in Naalya.

•Bachelor's degree Hotel and Restaurant Management from the United States International University Nairobi Kenya.

•Holds cooking classes for both adults & children at Forest Cottages Naguru every Saturday.

•Passionate about humanity and always embraces the opportunity to serve the needs of others.

•Classification: Hospitality Management

and relationships HOW TO LIVE A HOLISTIC LIFESTYLE

1. Identify your values and goals

It is important to take time and reflect on your personal values, purpose and goals and decide what holistic means to you and what is realistic for the season of life you're in right now. You can do this through journaling, or talk it through with a counselor or mentor or trusted friend. Getting clear on what matters to you will help clarify where to invest your time and energy

2. Eat foods that make you feel your best

Eat foods that make you feel energized and healthy. Focus on staying hydrated and getting a wide variety of nutrients by eating a colorful array of whole foods like fruits, vegetables, healthy fats, protein and fiber rich grains.

3. Find movement you love

The best exercise is the one you love doing. There is variety of ways to exercise the body, whatever works for you, put in at least 30 minutes of movement, or more, every day; it is good for your physical health and also improves mood and cognitive function.

4. Get some sleep

Aim for 7-9 hours per night to set a healthy foundation. It can be helpful to create a wind-down routine that includes shutting off the screens several hours before bed and enjoying your favorite relaxing activities like reading, journaling, listening to calming music or just snuggling with a pet for a bit to help you drift off more easily.

5. Make time for quiet and reflection

Holistic living also includes caring for your soul and spirit. Whether it is a spiritual practice, gratitude journaling, meditation, prayer, breath work, yoga, therapy, time in nature or a simple self-care practice, make space for a little silence and self-reflection in your weekly rhythm.

6. Prioritize relationships

Areas of the world where people live the longest, healthiest lives are called "Blue Zones". Along with their diet and movement habits, one thing all the blue zones have in common is that inhabitants prioritize and nurture their social relationships. No matter how busy life gets make time to connect with loved ones.

7 Get outside

The benefits of nature are wide ranging, from improved memory and creativity to lowered stress and improved health markers. Take a walk in nature, a hiking trip, sipping your coffee on the patio. It is always very restorative.

Build habits and routines 8.

Creating habits is one of the easiest ways to make these practices stick and many of them can be combined for example. You want to add new habits to those you have already mastered, if you already workout in case it was indoor you can take it out and also add meditation after your workout it could even be quided meditation as you shower. Those are 3 habits accomplished.

In conclusion a holistic lifestyle is one where we are exercising our mind body and spirit and aligning the three so that we have a balance happy life. It is hard to live a satisfactory life if you don't balance these 3 areas of a human being.

A holistic lifestyle equals a fulfilled life. Reference: www.gomacro.com





malaria consortium disease control, better health

COMING UP: RCK November 2023 Calendar







(f) (X) 99thDISCON





f i reworks

REGISTRATION LINK -

https://discon.rotaryd9213.org/







Unhygienic Habits @ home

• How often do you change your towels? Did you know that after just one day of use, our towels harbour 17 million counts of bacteria? According to microbiologists, bathroom towels need to be washed at least every three days because they are exposed to faecal bacteria and other germs that sometimes get sprayed in the air when one flushes the toilet.

• Charging your phone on your bed? Charging your electronic devices on your bed does not only lead to sleep disruptions but it is also a fire hazard. Electronic devices, including smart phones and laptops, often generate heat while charging. To ensure safety and improve your sleep quality, charge your devices on a hard, flat and non-flammable surface such as a desk.

• Not cleaning door handles: Door handles are some of the most frequently touched surfaces and yet when we clean our homes, we forget to wipe them clean, too. These are touched by every family member and every house guest, each leaving their share of harmful microbes that can be easily transferred from one person to another. To keep germs and viruses in check, disinfect your door handles at the end of every day with an antibacterial product whose alcohol content is more than 60%.

• Washing shoes indoors: it doesn't matter how clean your shoes may seem to you, but if they have been outside, chances are they have some form of contamination e.g.: dirt, pesticides, chemicals and even faecal matter. For a cleaner an healthier home, experts

"Example is not the main thing in influencing others, it is the only thing." Albert Schweitzer recommend a shoe removal policy at your front door.

• Provide a designated area for shoes, such as a shoe rack or mat to make it convenient for family members and guests: additionally, regularly cleaning and disinfecting the area where the shoes are stored can help minimize the spread of bacteria

• Neglecting your gutters: gutters are designed to channel rainwater away from your home's foundation and walls; when they become clogged with leaves, debris or dirt, they are unable to perform this function effectively leading to water overflowing, water seepage, and damage to the building's foundation. Clogged gutters can also become a breeding ground for pests eg: mosquitoes, ants and even rodents. Keeping gutters clean (through regular gutter maintenance) reduces the risk of pest infestations.

• Painting over rust: even after you spray paint over rust, it may continue to spread and weaken the surface of your metal thereby compromising the structural integrity of the metallic member. Before you paint a metal surface damaged by rust, make sure you clean and prepare the surface with effective rust removal products

• Flushing the toilet with the lid up: when you flush with the lid open can send tiny water droplets and particles, potentially containing bacteria and viruses, into the air. To prevent the spread of germs, always close the toilet lid before flushing. Regular cleaning and disinfection of the toilet bowel, seat and surrounding surfaces can help maintain a clean and germ-free bathroom. It is also advisable to store personal items e.g.: toothbrushes and towels at a safe distance from the toilet to avoid potential contamination.

• The junk drawer: by definition, junk are things we need no more. So we don't need to keep them. This space has a way of hiding things when we need them most. Set an afternoon aside and decide where everything should go. Consider investing in some handy storage solutions such as baskets or over-the-door hanging organisers.

(Reference: The Daily Monitor, Wednesday, October 04, 2023)

BOOK REVIEW CORNER



nterestingly, this book didn't really start as a book at all. Instead, Clason wrote a series of informational pamphlets, to educate readers about personal finance issues. Banks and insurance companies handed out the pamphlets and due to their popularity, the best ones were eventually bundled up and published as a book.

It's divided into 9 major parts, many of which have sub-chapters, the first being the story giving the book its title. It reveals how Arkad, the richest man in Babylon, owes much of his wealth to simply saving 10% of his income each year. This is followed by the "Seven Cures for a Lean Purse", a series of seven lessons on how to save money and "The Five Laws of Gold", which lay out a simple philosophy for investing. The remaining five parables are more singular in their nature and each hold one or two more lessons to be learned about building wealth.

The 7 simple rules of money: 1) Pay Yourself First. ... Start thy purse to fattening: save money; at least 10% of your earnings.

2) Live within your means. ... Control thy expenditures: don't spend more than you need.

3) Make your money work for you. ... Make thy gold multiply: invest wisely.

4) Protect your Wealth. ... Guard thy treasures from loss: avoid investments that sound too good to be true.

5) Make your home a profitable investment. ... own your home.

6) Secure your future income. ...Ensure a future income: protect yourself with life insurance. Provide in advance for the protection of your family. Do not put your money in investments which do not pay a dividend. Ensure a future income. Every person gets old. Make sure your income will continue without work.

7) Invest in yourself. ... Improve thy ability to earn: strive to become wiser and more knowledgeable; Get luck on your side. Increase your ability to earn. Improve your skills. As you perfect your craft, your ability to earn more increases.

Other Learnings:

• "It costs nothing to ask wise advice from a good friend."

• Many people never achieve a serious measure of wealth because they never truly seek it, focus on it, & commit to it.

• Go to people who are experts in a particular subject if you want expert advice.

• Build for yourself a mountain of gold first, then you can enjoy as many banquets as you wish without worry. Don't spend your money as soon as you earn it.

• Surround yourself with people who are familiar with





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You Can:

- Use your CenteVisa Card to withdraw Cash
- Make balance inquiry.
- Pay bills i.e Water, Umeme, School fees





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