

# UMA SACCO

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## DISCOVER THE BENEFITS OF UMA SACCO TO HEALTH PROFESSIONALS.

**Martha Angwao**

24<sup>th</sup>/MAY/2024.

# OUTLINE

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- **UMA SACCO BACKGROUD**
- **VISION AND MISSION**
- **SERVICES OFFERED BY UMA SACCO**
- **WHY JOIN UMA SACCO**
- **UMA SACCO ESTATES- PROJECTS**
- **UP-COMING UMA SACCO PRODUCTS**
- **HOW TO JOIN UMA SACCO**



# BRIEF ABOUT UMA SACCO

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- UMA SACCO LTD, is a Savings and Cooperative Society for Medical Doctors in Uganda
- Established by a resolution of U.M.A AGM of **June 2011** and later **registered in 2012**.
- Currently membership - **1520** members
- Loan portfolio of **8.1BN**,
- Savings of **4.8B**,
- Shares of **1.92B** (30<sup>th</sup> June 2023)

# The Vision and Mission

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**Vision:** A highly **socio-economically empowered** medical doctor in Uganda.

**Mission:** To provide **optimal** and **affordable** financial services to medical doctors in Uganda for their **socio-economic** development.





# Why should you join UMA SACCO?

## Service and product motive;

1. **Savings**, can save 100k monthly (i.e. 1.2m/=) or more

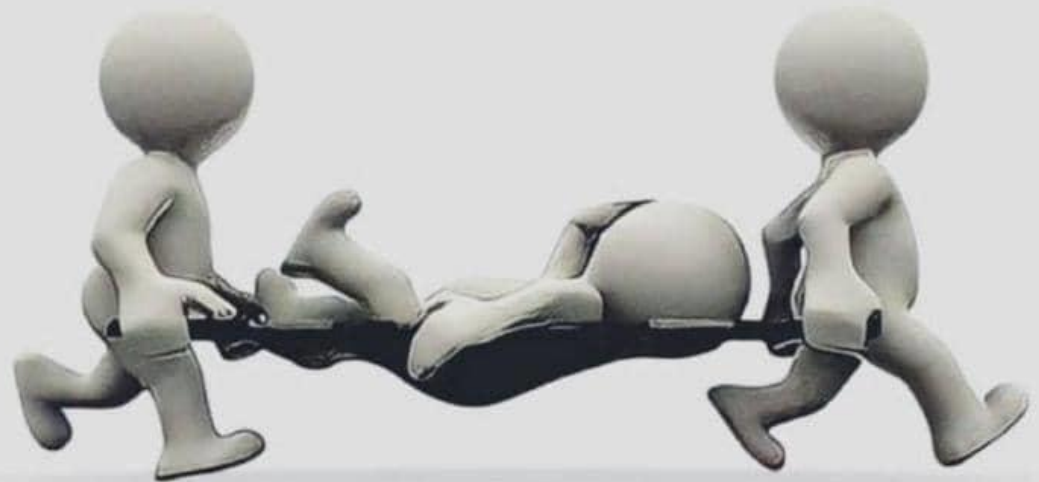
- ☐ Savings attract an **interest** of 5% per annum.

## 2. Shares

- ☐ Share goes for 100k and earns you **dividends**.

JOIN UMA SACCO, SAVE, BORROW & INVEST.

What happened to him?  
"He was not in a **SACCO**."



# Why you should join UMA SACCO\_contn.

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## ☐ LOANS

Low interest rates on loans @ 15% reducing balance up to 150M

☐ Return on investments ( SPECIAL PURPOSE VEHICLE-MEDITRONIC INVESTMENT LIMITED)

☐ Access to affordable medical insurance for self and relatives yearly

☐ Monthly Finance literacy sessions.

☐ Business Leadership opportunities.

☐ Virtual Adverts reaching a community of over 1500 Members every Saturday.



# Save, Earn Interest on your Savings with UMA SACCO!

Cultivate a saving habit

## Save with UMA SACCO..

...and earn interest  
at the end of the year

### Minimum Savings

Daily	UGX 5,000
Weekly	UGX 25,000
Monthly	UGX 100,000

### PAYMENT DETAILS



A/c Name: UMA SACCO 10064/RCS  
A/c Number: 9030005828863  
Wandegeya Branch



A/c Name: UMA Cooperative Savings and Credit Society Limited  
A/c Number: 3100075748  
Ntinda Branch



Dial \*185\*9#  
Enter merchant ID - 1166811  
Enter amount, payment reference and enter pin



Dial \*165\*3#  
Enter merchant ID - 148915  
Enter amount and enter pin

### For more information

TEL: +256 776283022 / +265 750900184  
info@umasacco.com

2nd Level, Chrisams Building,  
Plot 93 - Kafeero Zone Road, Old Mulago  
P.O Box 2243, Kampala (U)

f v umasacco



THE UMA SAVINGS AND  
CREDIT COOPERATIVE  
SOCIETY LTD





# Your account is in your hands with the MSACCO APP!



THE UMA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD

**MTN**

**JOIN & GET AN MSACCO NUMBER WITH MTN**

Step 1 : Dial \*165\*6\*3#  
Step 2 : Enter SACCO ID - MSACCO  
Step 3 : Press 1 to Proceed  
Step 4 : Select 1 to Confirm  
Step 5 : Enter Institution SACCO ID - UMAS  
Step 6 : Enter Account Number  
Step 7 : Enter Recovery Number  
Step 8 : Enter MSACCO Pin (5 Digits)  
Step 9 : Confirm MSACCO Pin  
Step 10: Phone returns MSACCO Number

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**airtel**

**JOIN & GET AN MSACCO NUMBER WITH AIRTEL**

Step 1 : Dial \*185\*7\*3#  
Step 2 : Press 1. MSACCO  
Step 3 : Select 1 to Confirm  
Step 4 : Enter Institution SACCO ID - 4342166  
Step 5 : Enter Account Number  
Step 6 : Enter Recovery Number  
Step 7 : Enter MSACCO Pin (5 Digits)  
Step 8 : Confirm MSACCO Pin

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# Register for a Paed Savings Account for your child.



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SOCIETY LTD (UMA SACCO)

## THE UMA SACCO PAED SAVINGS ACCOUNT

Open a Paed Savings Account for your  
child at only **Ugx. 50,000**

- ☛ Comes with a free kids saving box
- ☛ Earn 6% interest per annum.
- ☛ An e-birthday card for child every year.
- ☛ Parent/trustee can use it to qualify for a loan



✉ [info@umasacco.com](mailto:info@umasacco.com)

☎ +256 776 283022

 [umasacco](https://twitter.com/umasacco)  
 Uganda Medical Association SACCO





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## Fixed Deposit Account

- Initial deposit Ugx. 1,000,000
- Deposit frequency termly
- Withdraw upon maturity or add another term deposit
- Interest rate 9% negotiable



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# UMA SACCO LOANS

## LOANS:

- ❑ Emergency Loan, at **2%** per month for 3 month up to **10M**
- ❑ Long Term Loan , @ **15%** p.a reducing balance up to **150M**



## LOANS

**Long & Short term**

Long term loan	Emergency loan
Maximum of <b>150m</b> payable within 36 months	Maximum of <b>10m</b> payable in 3 months
<b>Requirements</b> <ul style="list-style-type: none"><li>• A minimum of 10 shares equivalent to 1M</li><li>• A minimum savings of UGX 600,000</li><li>• 2 active guarantors</li><li>• 6 months bank statement</li><li>• Security e.g land title</li><li>• Active saving</li></ul> <b>Interest rate 15% p.a reducing balance</b>	<b>Requirements</b> <ul style="list-style-type: none"><li>• A minimum of 10 shares equivalent to 1M</li><li>• A minimum savings of UGX 600,000</li><li>• 6 months bank statement</li><li>• Active saving</li></ul> <b>Interest rate 2% per month</b>

For more information  
TEL: +256 770283022 / +256 750900184  
info@umasacco.com  
www.umasacco.com

2nd Level, Chrisams Building,  
Plot 93 - Kafero Zone Road, Old Mulago  
P.O Box 2245, Kampala (U)

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# UMA SACCO SCHOOL FEES LOAN

- ❑ Maximum is **10M** payable with in three months at 2% per month.
- ✓ *No guarantor, no security.*



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**UMA SACCO SCHOOL FEES LOAN**

Sort the **Education** of your **Child**.

**2%** Interest Rate Per Month

SAVINGS MINIMUM	UGX. 600,000	SHARES MINIMUM	UGX. 1,000,000
<ul style="list-style-type: none"><li>- Bank statement for at least 3 months</li><li>- Period is up to 3 months</li></ul>		<ul style="list-style-type: none"><li>- Amount Upto 10 Million</li><li>- No Collateral</li><li>- No guarantors</li></ul>	

**For More information**  
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+256 (0) 773 920 107 | [www.umasacco.com](http://www.umasacco.com)



## JUNIOR DOCTORS' LOAN- UPTO 5 YRS POST INTERNSHIP.

- ❑ Maximum Loan- 10M
- ❑ Maximum Period -24months
- ❑ 15% p.a
- ❑ No collateral, only active guarantors.



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**UMA SACCO JUNIOR DOCTORS' LOAN**

**MAXIMUM LOAN AMOUNT UGX 10M**

**15% P.A**  
Reducing Balance

- **NO COLLATERAL**
- MINIMUM SAVINGS UGX 600,000
- MINIMUM SHARES UGX 1M
- UPTO 5 YEARS POST- INTERNSHIP
- PAYABLE IN 24 MONTHS
- 2 ACTIVE GUARANTORS
- GUARANTORS SAVINGS IS SECURITY

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Facebook, Twitter, YouTube, Instagram icons



# UMA SACCO INSTANT LOAN

1. MAX: 1M

2. Loan repayable Period 1 month

3. 1 share and 20k in savings.

4. Interest: 5% per Month



**UMA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD**

**INSTANT LOAN**  
MAXIMUM LOAN AMOUNT  
**UGX 1,000,000**

- LOAN REPAYMENT PERIOD - 1 MONTH
- MINIMUM SHARES - 1 SHARE
- MINIMUM SAVINGS - UGX20,000
- INTEREST RATE 5% PER MONTH

For More info

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# ACCESS TO MEDICAL INSURANCE

UMA SACCO Members and Non  
SACCO Members are able to  
access affordable medical  
insurance to him/her self or all  
family relatives



**UMA SAVINGS AND  
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**UMA SACCO  
MEDICAL  
INSURANCE**

**ANNUAL LIMIT 40M**  
- SACCO MEMBERS - 1M  
- NON SACCO MEMBERS - 1.1M

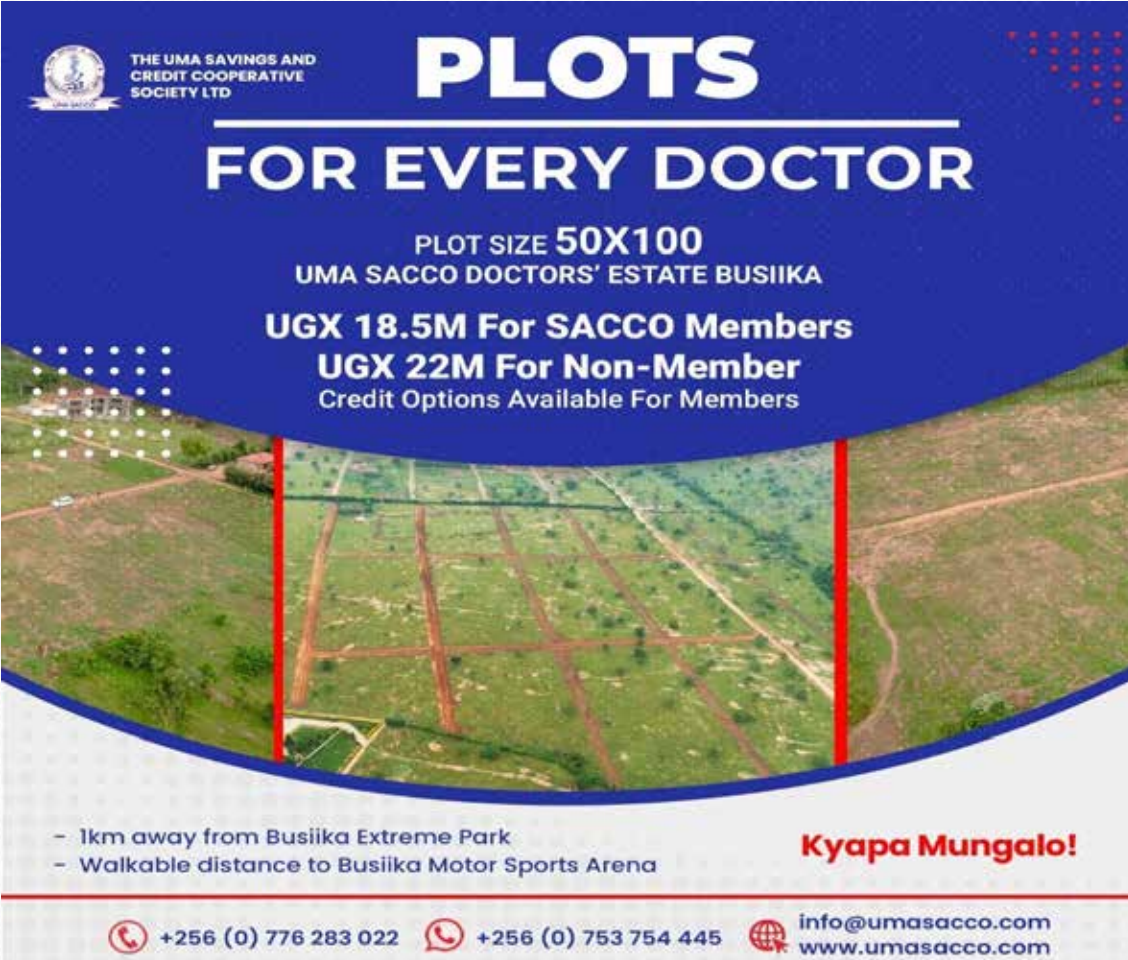
This Covers Optical, Dental, Specialist Care, Maternity,  
Out & In-Patient, Emergency Response, Chronic Ailments,  
Wellness Checkup & Funeral Expenses.

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# UMA SACCO ORGANISED ESTATES.

1. MUKONO KUBIRI DOCTORS ESTATE
2. SEETA BAAJO ESTATE.
3. BUSIIKA ESTATE
- 4 .NAMULONGE ESTATE
5. SSONDE ESTATE
6. UPCOMING\_MIGADE etc..



**THE UMA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD**

## PLOTS FOR EVERY DOCTOR

PLOT SIZE **50X100**  
UMA SACCO DOCTORS' ESTATE BUSIIKA

**UGX 18.5M For SACCO Members**  
**UGX 22M For Non-Member**  
Credit Options Available For Members

- 1km away from Busiika Extreme Park  
- Walkable distance to Busiika Motor Sports Arena

**Kyapa Mungalo!**

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www.umasacco.com



# Free Monthly Finance Literacy Sessions.

 THE UMA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD

## FINANCE LITERACY SESSION

TOPIC: KNOW YOUR LOAN OBLIGATION

*join online* **29<sup>TH</sup>** **20** **7:00 PM**  
ZOOM SESSION **FEB 24**




**Dr. Alex Luswata**  
Moderator  
UMA SACCO Member

**Nantale Shiba**  
Presenter  
Loans Officer - UMA SACCO

Meeting ID **827 9642 8063** Passcode **10064/RCS**  
**CBD POINTS TO BE AWARDED - CENTRAL BRANCH**



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## FINANCE LITERACY SESSION

**SIDE HUSTLE SERIES**  
EPISODE : MEDICAL DOCTOR TURNED FARMER



**MODERATOR**

**Dr. Abdul Kiragga**  
UMA SACCO

**PRESENTER**



**Dr. Masaba Daniel**  
MBChB  
Director Farm Up

7 :00 PM - 8:00 PM **ZOOM**  
30TH - NOV - 2023

Meeting ID **827 9642 8063** Passcode **10064/RCS**

**CPD POINTS TO BE AWARDED - CENTRAL BRANCH**

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 THE UMA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD

## FINANCE LITERACY SESSION

TOPIC : DEBT MANAGEMENT DURING TOUGH ECONOMIC TIMES

**CPD POINTS WILL BE AWARDED**



**PRESENTER**

**MR. RONALD MUKASA**  
Financial Literacy Coach  
Enterprise Uganda.

**MODERATOR**

**DR. AMATE ANNE**

7 :00 PM - 8:00 PM **ZOOM**  
26TH - OCT - 2023

Meeting ID **827 9642 8063** Passcode **10064/RCS**

**CENTRAL BRANCH**

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Earn a share by referring colleagues to UMA SACCO.



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#UMASACCO



GET A SHARE AS  
A REWARD  
REFER A FELLOW  
DOCTOR  
TO JOIN  
UMASACCO

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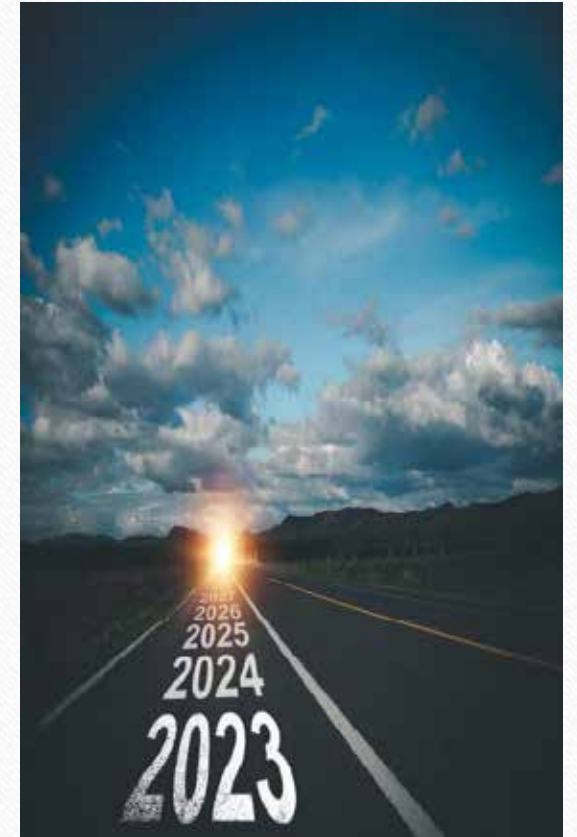


More Info call us :  
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# UPCOMING UMA SACCO PRODUCTS

1. The Salary Loan product
2. More Land Products.





# Requirements for joining UMA SACCO

- Minimum UMA SACCO Membership requirement of 170,000UGX  
100,000UGX - 1<sup>st</sup> share
- Being registered with U.M.A (Membership: 100,000UGX)  
20,000UGX - Minimum Savings and  
50,000UGX - Entrance Fee
- A Passport size photograph, APL, National ID
- Fully filled membership application form/ **online registration option available.**





# IN CONCLUSION

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- ✓ Grow financially with UMA SACCO
- ✓ Let's join the SACCO: save, buy shares and become economically empowered .

**THANK YOU**

**Contact Martha Angwao**

**UMA SACCO MARKETING OFFICER ON 0776283022/ 0753754445 Email:  
[info@umasacco.com](mailto:info@umasacco.com)**

**Visit: [www.umasacco.com](http://www.umasacco.com)**

**Address: Plot 93-Kafeero Zone Road, Old Mulago P.O BOX 2243 , K'la (U)**





**THANK YOU!**