**Outcome 2014-2019**

**Benefiting Farmers**
- **2014**: 8,444 members
- **2019**: 19,231 members

**Average Member Deposit**
- **2014**: EUR 17,21
- **2019**: EUR 39,178

**Average Outstanding Loan Per Staff**
- **2014**: EUR 878,444
- **2019**: EUR 2,144,916

**Mobilised Loans**
- **2014**: EUR -
- **2019**: EUR 115,116

**Total Assets Cooperative**
- **2014**: EUR 878,444
- **2019**: EUR 2,144,916

**Ratio Equity / Total Assets (%)**
- **2014**: 26%
- **2019**: 31%

---

**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

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

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

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