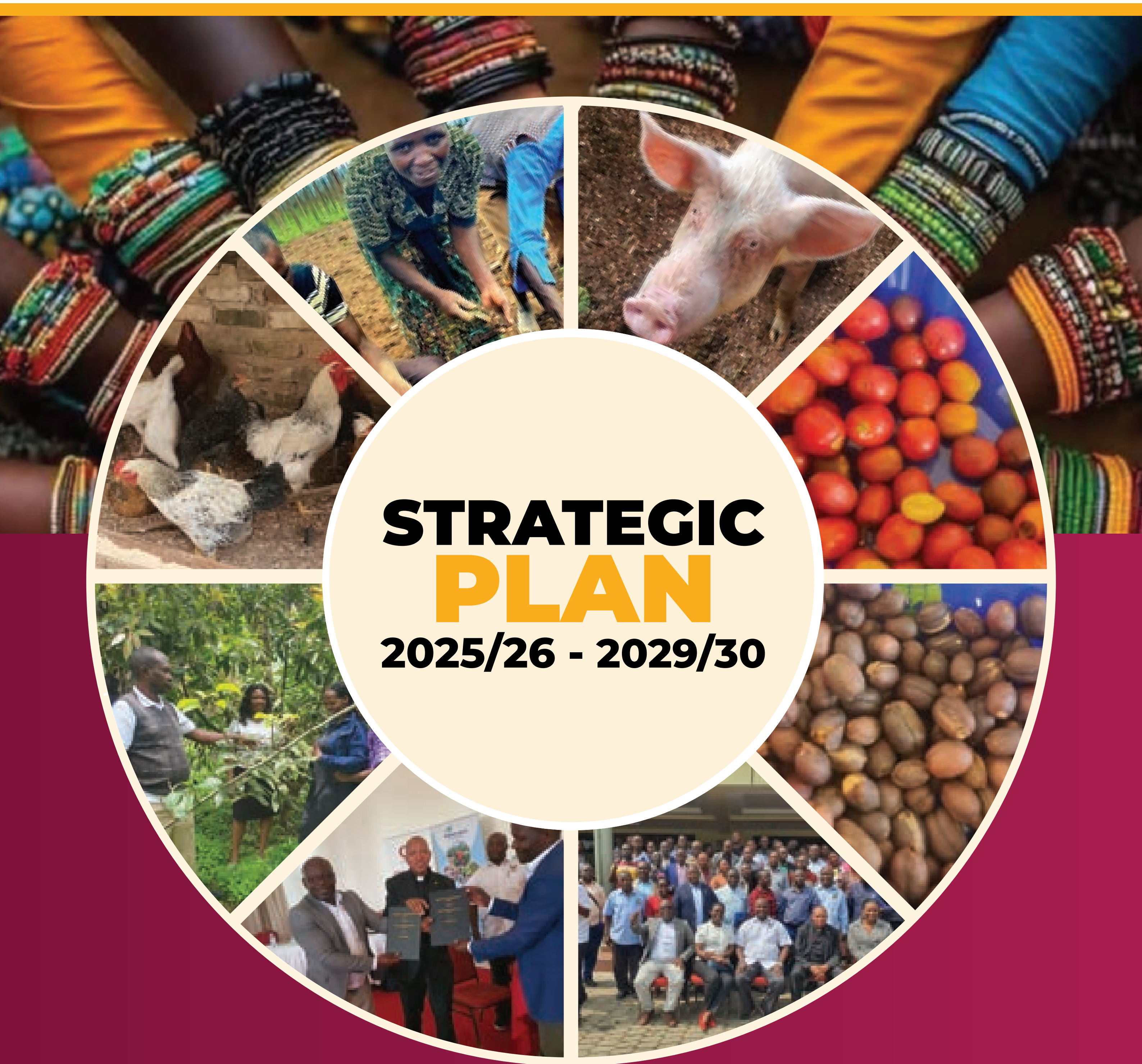
UGANDA COOPERATIVE ALLIANCE LTD



STRATEGIC PLAN
2025/26 - 2029/30

THEME Driving Inclusive and Sustainable Cooperatives for Accelerated Social-Economic Transformation

2025

Together We Are Stronger, Together We Transform

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ACRONYMS & ABBREVIATIONS

ACDP	Agriculture Cluster Development Project
ACEs	Area Cooperative Enterprises
ACF	Agricultural Credit Facility
ACCOSCA	African Confederation of Cooperative Savings and Credit Associations
AfCFTA	African Continental Free Trade Area
AGM	Annual General Meeting
ANGKASA	Angkatan Koperasi Kebangsaan Malaysia (Malaysian National Cooperative Organization)
ARCAFIM	African Rural and Agricultural Credit Association for Microfinance
AU	African Union
BoU	Bank of Uganda
CBOs	Community-Based Organizations
CRMIS	Cooperative Registry Management Information System
CSOs	Civil Society Organizations
EAC	East African Community
EAFF	East African Farmers Federation
ERM	Enterprise Risk Management
ESG	Environmental, Social, and Governance
EU	European Union
FAO	Food and Agriculture Organization (of the United Nations)
FOs	Farmer Organizations
FY	Financial Year
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Agency for International Cooperation)
GoU	Government of Uganda
HR	Human Resources
ICA	International Cooperative Alliance
ICAO	International Cooperative Alliance - Africa Office
ICT	Information and Communications Technology
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IMS	Information Management System
KRIs	Key Risk Indicators
MDA	Ministries, Departments, and Agencies
MEL	Monitoring, Evaluation and Learning
MFIs	Microfinance Institutions
MIS	Management Information System

MoCU	Moshi Cooperative University
MoES	Ministry of Education and Sports
MoU	Memorandum of Understanding
MSC	Microfinance Support Centre
MUBS	Makerere University Business School
NCDC	National Curriculum Development Centre
NDP	National Development Plan
NDP IV	National Development Plan IV
OWC	Operation Wealth Creation
PDM	Parish Development Model
PPPs	Public-Private Partnerships
PWDs	Persons with Disabilities
RAG	Red-Amber-Green (status indicator)
SACCO	Savings and Credit Cooperative Organization/Society
SDGs	Sustainable Development Goals
SME	Small and Medium Enterprise
SO	Strategic Objective
SP	Strategic Plan/Pillar
STARAGRI	Star Agri Warehousing and Collateral Management Limited
SWOT	Strengths, Weaknesses, Opportunities, and Threats
ToC	Theory of Change
ToT	Training of Trainers
TV	Television
UCA	Uganda Cooperative Alliance
UCCFs	Uganda Central Cooperative Financial Services
UBC	Uganda Broadcasting Corporation
UDB	Uganda Development Bank
UGX	Ugandan Shilling (currency)
USAID	United States Agency for International Development
VODP2	Vegetable Oil Development Project 2

FOREWORD (CHAIRPERSON, BOARD)

On behalf of the Board of Directors of the Uganda Co-operative Alliance (UCA), I am pleased to present the Strategic Plan 2025/26–2029/30. This Plan renews our commitment to strengthening cooperatives as engines of inclusive growth and socio-economic transformation.

Since its founding in 1961, UCA has provided leadership and coordination for Uganda's cooperative movement. Cooperatives have enabled farmers, traders, transporters, and households to access finance, markets, and essential services—empowering communities and improving livelihoods.

The years ahead present both opportunities and challenges. Uganda's Vision 2040, National Development Plan IV (NDP IV), and government programs such as the Parish Development Model (PDM) and Emyooga reaffirm the role of cooperatives in financial inclusion, job creation, and poverty reduction. At the same time, cooperatives must adapt to climate change, digitalization, and the growing demand for youth and women's participation.

This Strategic Plan responds through five interlinked pillars: strengthening institutional capacity; expanding membership; advocating for a supportive policy and legal environment; advancing cooperative education and knowledge-sharing; and enhancing access to affordable finance. Cross-cutting commitments to gender, youth, inclusivity, climate resilience, and digital transformation ensure that no cooperative or member is left behind.

As a Board, we are committed to ensuring that this Plan is practical and achievable. We will work with government, development partners, the private sector, academia, and, above all, our members, to mobilize the resources, partnerships, and innovation needed to bring this vision to life.

I call upon all cooperators to embrace this Plan as their own. Together, let us build strong and sustainable cooperatives that improve livelihoods, create wealth, and drive socio-economic transformation across Uganda. Indeed, Together We Are Stronger, Together We Transform.

JOHNAS TWEYAMBE
Board Chairman, UCA

MESSAGE FROM THE GENERAL SECRETARY & ACKNOWLEDGMENT

The Uganda Co-operative Alliance (UCA) extends heartfelt appreciation to all individuals, institutions, and partners who contributed to the development of this Strategic Plan (2025/26–2029/30).

We acknowledge the Board of Directors and Management of UCA for their leadership and oversight, which ensured the Plan is anchored in our mandate and responsive to the evolving opportunities and challenges of the cooperative movement.

Special recognition goes to our members; secondary and tertiary cooperatives, unions, and Area Cooperative Enterprises (ACEs), whose perspectives from savings and credit cooperatives, agricultural marketing unions, producer groups, housing, transport, health, and energy cooperatives grounded the strategy in the realities of grassroots communities. The voices of farmers, traders, entrepreneurs, and service providers gave this Plan its depth and practical relevance.

We are grateful to the Government of Uganda particularly the Ministry of Trade, Industry and Cooperatives, Members of Parliament, and District Commercial Officers whose support and alignment through the Parish Development Model (PDM), Emyooga, the National Development Plan IV, and Vision 2040 affirm cooperatives as engines of inclusive growth and socio-economic transformation.

We also appreciate the contributions of development partners and international cooperative organizations, whose technical expertise and collaboration have expanded opportunities for Ugandan cooperatives and strengthened global linkages. Our gratitude extends to academic and training institutions such as Makerere University Business School and Moshi Cooperative University for advancing cooperative education and leadership development.

Finally, we salute the resilience of cooperators; the farmers, savers, entrepreneurs, transporters, and service providers whose innovation sustains this movement. This Plan is dedicated to you. Guided by our theme, “Driving Inclusive and Sustainable Cooperatives for Accelerated Socio-Economic Transformation,” and our slogan, “Together We Are Stronger, Together We Transform,” it reaffirms UCA’s commitment to strengthening your institutions, amplifying your voices, and positioning cooperatives at the heart of Uganda’s development agenda.

IVAN ASIIMWE, CPA
General Secretary

Executive Summary

The Uganda Co-operative Alliance (UCA) Strategic Plan 2025/26–2029/30 sets out a five-year roadmap to reposition cooperatives as inclusive, competitive, and sustainable enterprises that contribute to Uganda's socio-economic transformation in line with NDP IV, Vision 2040, , Sustainable Development Goals (SDGs) and the International Cooperative principles and values.

Theme: Driving Inclusive and Sustainable Cooperatives for Accelerated Socio-Economic Transformation. Together We Are Stronger, Together We Transform

Key Strategic Pillars

1. **Institutional Strengthening** – governance, systems, HR, digitalization.
2. **Membership Growth & Retention** – outreach, tailored services to cooperative unions and area cooperative enterprises.
3. **Policy, Regulatory & Legal, Advocacy** – reforms, arbitration, enabling frameworks.
4. **Education & Information Sharing and Management;** – leadership training, hubs, digital tools.
5. **Access to Finance** – Cooperative Bank, Cooperatives strengthening, capital mobilization.

Cross-Cutting Issues

1. Gender equality, youth empowerment, inclusion of PWDs and refugees, Internally Displaced Persons (IDPs) , HIV and TB and other non-communicable diseases. Climate resilience, digital transformation, and good governance.

Key Outcomes by 2029/30

- A fully -fledged operational Cooperative Bank and stronger Cooperatives..
- Expanded, retained, and inclusive membership.
- Professionalised leadership and knowledge hubs.
- A financially sustainable and credible UCA.

This Plan positions UCA as both custodian of cooperative identity and driver of transformation. Together We Are Stronger, Together We Transform.

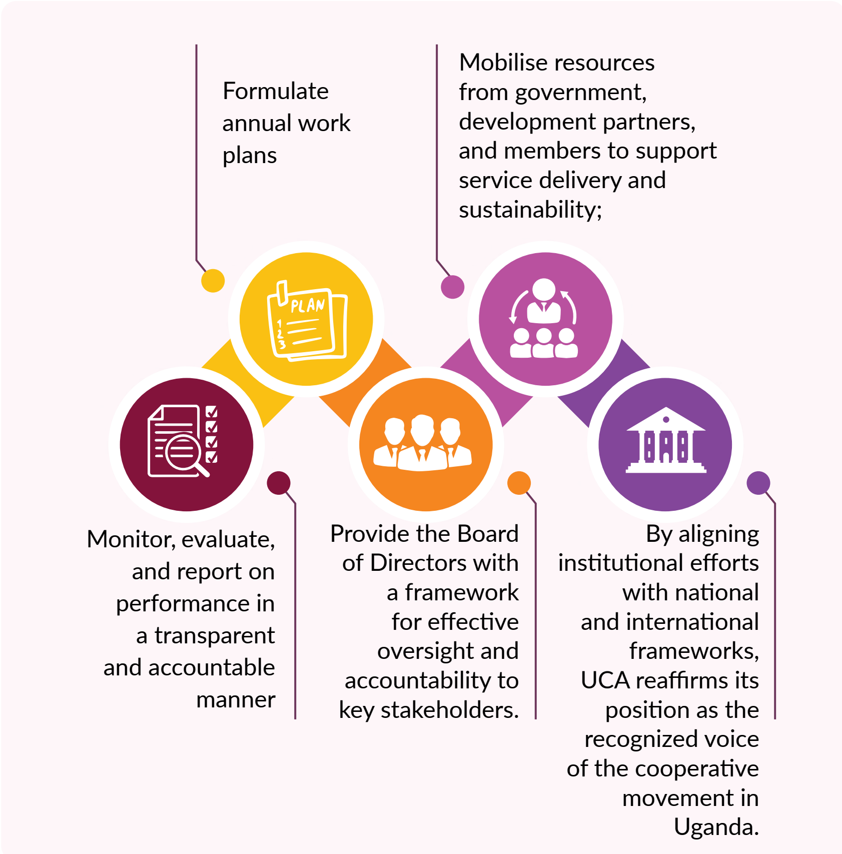
CHAPTER 1:
INTRODUCTION

1.0 BACKGROUND

This five-year Strategic Plan (2025/26–2029/30) has been developed by the Board and Management of the Uganda Co-operative Alliance (UCA), in close consultation with a wide range of stakeholders across the cooperative movement. It provides a comprehensive roadmap to position UCA as a vibrant, responsive, and transformative apex organization that represents and advances the interests of all cooperatives in Uganda.

The Plan reflects UCA's dual responsibility: to safeguard the cooperative identity rooted in internationally recognized principles and values, while equipping Ugandan cooperatives to thrive in a competitive, liberalized, and rapidly changing economic environment. It focuses on strategic priorities that will enable UCA to deliver relevant and high-quality solutions to its members, enhance service delivery, and contribute meaningfully to Uganda's socio-economic transformation.

The Strategic Plan will specifically facilitate UCA to:



1.1 History and Mandate of the Uganda Co-operative Alliance (UCA)

The Uganda Co-operatives Alliance (UCA) was established and registered in 1961 as the national apex organization for all registered cooperative societies in Uganda. Its founding purpose was to provide a unified voice for the cooperative movement, coordinate cooperative activities, and represent the interests of members at national, regional, and international levels. Over the decades, UCA has grown into a key institution in Uganda's socio-economic landscape, shaping the cooperative sector into a vibrant movement that empowers communities, promotes collective action, and drives inclusive development.

Historically, cooperatives under UCA as an apex have played a transformative role in agricultural production and marketing, financial intermediation, housing, energy, transport, health services, water and environment, making them vital engines of community development and resilience. Cooperatives have enabled farmers and households to access better and reliable markets, financial services, and essential goods, thereby improving livelihoods and fostering economic empowerment. Despite setbacks, including weak governance in some societies, limited financing, the closure of the Cooperative Bank, and policy instability the cooperative movement has endured and remains central to Uganda's development agenda.

Today, UCA stands at the intersection of history and opportunity. Its affiliation with the International Cooperative Alliance (ICA) grounds Uganda's cooperative movement in globally recognized values and principles: self-help, democracy, equality, equity, solidarity, honesty, openness, social responsibility, and concern for community. This global link ensures that Ugandan cooperatives meet international standards while benefiting from knowledge exchange, training, and partnerships across borders.

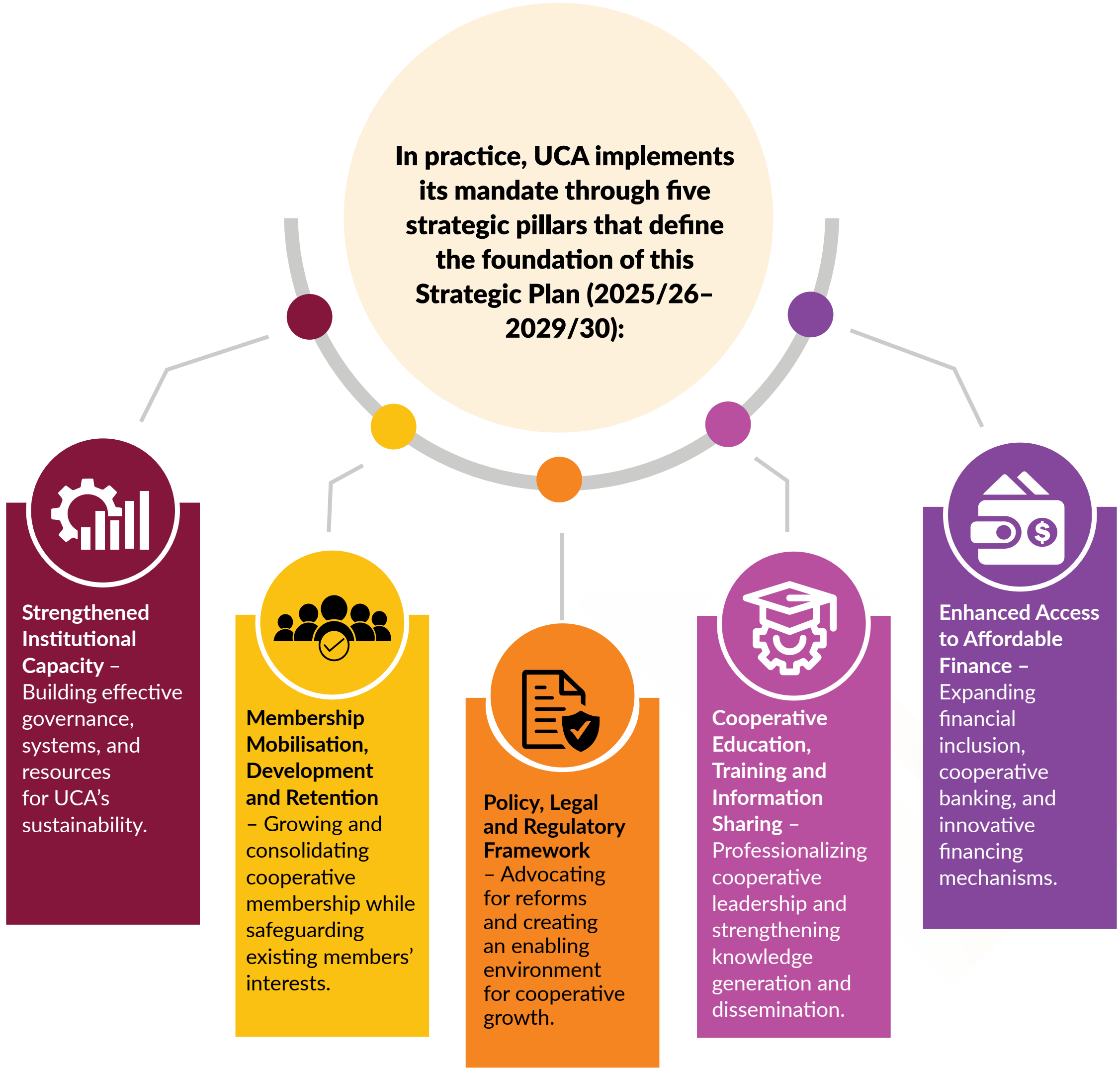
1.2 Overview and Mandate of the Uganda Co-operative Alliance (UCA)

The Uganda Co-operative Alliance (UCA), established in 1961, is the national apex body for cooperatives in Uganda, representing secondary and tertiary cooperative societies, unions, and ACEs across the country. As a member-based institution, UCA provides leadership, coordination, and advocacy for the cooperative movement while strengthening the capacity of cooperatives to operate as sustainable, competitive, and business-oriented enterprises.

UCA's mandate is anchored in the Cooperative Societies Act, Cap 107 (as amended in 2020), which formally recognizes it as the apex body for all registered cooperatives. The Act empowers UCA to advise the government on cooperative policy and legislation, represent and advocate for cooperatives in national, regional, and international forums, arbitrate disputes, oversee the Cooperative Audit Fund, and participate in inquiries into cooperative affairs. These statutory roles place UCA at the center of cooperative governance, accountability, and sector representation.

Beyond its statutory role, UCA's responsibilities are broadened through its affiliation with the International Cooperative Alliance (ICA) and partnerships with regional and international cooperative development organizations. These linkages enable UCA to uphold globally recognized cooperative values: democracy, equity, solidarity, transparency, and concern for community while equipping Ugandan cooperatives with modern skills, knowledge, and networks. UCA also provides advisory services, mobilizes financial and technical resources, and supports capacity building in governance, leadership, business management, and value chain integration.

members of Kyowamwino Farmers Group in Kamuli District



Together, these pillars translate UCA's legal mandate and expanded responsibilities into actionable strategies that ensure cooperatives remain vibrant, inclusive, and competitive enterprises. As such, UCA continues to stand as the recognized voice and custodian of the cooperative movement in Uganda, driving collective prosperity and contributing significantly to the country's socio-economic transformation.

1.3 Policy, Regulatory, Legal and Planning Framework

The formulation of this Strategic Plan (2025/26–2029/30) for the Uganda Co-operative Alliance (UCA) is situated within a complex but enabling environment of policies, laws, and development frameworks at national, regional, and global levels. These frameworks define the space within which cooperatives operate, influence the resources available to them, and shape the expectations placed on UCA as the apex body of the cooperative movement in Uganda.

Uganda's cooperative movement has historically been central to agricultural marketing, financial inclusion, and community empowerment. However, the environment in which cooperatives operate today is more dynamic—characterized by rapid digital transformation, climate change, increased competition, and evolving government programs such as the Parish Development Model (PDM). To remain relevant, UCA must continuously align itself with national priorities, leverage regional integration, and remain consistent with global cooperative principles articulated by the International Cooperative Alliance (ICA).

This section therefore, outlines the policy, legal, and planning frameworks that guide and influence UCA's operations. It highlights the statutory basis for UCA's mandate, the national policy priorities that frame cooperative development, the alignment with Uganda's national development agenda, and the regional and global cooperative networks that shape UCA's strategic direction. These frameworks collectively provide the legitimacy, direction, and opportunity for UCA to strengthen its leadership role, support its members, and position cooperatives as critical actors in Uganda's socio-economic transformation.

1.3.1 The Legal Framework for Cooperative Development

The Cooperative Societies Act

The cooperative movement in Uganda derives its legitimacy and governance from the Cooperative Societies Act, Cap. 107, as amended in 2020. The Act establishes cooperatives as legal entities, defines their governance structures, and stipulates their obligations. Critically, the Act empowers the Uganda Co-operative Alliance as the apex body for secondary and tertiary cooperatives, mandating it to:

- Represent cooperatives nationally and internationally
- Advise government on matters of policy relating to the cooperative movement
- make representations to the Government in relation to any matter affecting registered cooperative societies
- Hears appeals from certain decisions of the Registrar of Cooperative Societies
- Appoints arbitrators to settle disputes among cooperative societies and hears appeals from decisions of arbitrators
- Advises the Minister on formulation of Regulations for governing cooperative societies
- Approval of the utilization of the Audit and Supervision fund
- Mobilize resources for cooperative sustainability
- Support the growth and institutional strengthening of unions, federations, and tertiary cooperatives

This Act positions UCA as both a regulator and promoter of cooperative business models, ensuring that member organizations are governed transparently, operate sustainably, and deliver tangible value to their members.

Complementary Legal Instruments

Several related laws intersect with cooperative functions:

- The Companies Act (2012): Governs entities that may collaborate with or complement cooperative businesses.
- The Microfinance Deposit-Taking Institutions Act (2003): Provides a framework for SACCOs and financial cooperatives that evolve into regulated institutions.
- The Tier IV Microfinance Institutions and Moneylenders Act (2016): Directly affects smaller financial cooperatives, ensuring consumer protection and regulatory oversight.
- The Land Act and related regulations: Affect cooperative land ownership and the establishment of farmer-based cooperatives for production and marketing.

1.3.2 National Policy Framework

a) National Cooperative Policy (2011, under rev

This policy provides the overarching direction for cooperative development in Uganda, positioning cooperatives as engines for poverty reduction, employment generation, and community empowerment. Its ongoing review is expected to address emerging realities such as digitalization, climate change adaptation, and value chain competitiveness.

b) Sectoral Policies

Other national policies reinforce the role of cooperatives:

- **National Agricultural Policy (2013):** Recognizes cooperatives as pivotal actors in collective marketing, input distribution, and agricultural value addition.
- **National Financial Inclusion Strategy (2017**–2022, and successors): Emphasizes SACCOs and cooperative finance institutions as enablers of inclusive access to credit and savings services.
- **ICT and Digital Transformation Strategy (2021–2025):** Provides a framework for modernizing cooperative operations through digital platforms for financial services, market access, and member engagement.
- **Employment and Social Protection Policies:** Position cooperatives as pathways for youth and women's empowerment through decent work and social protection.

c) Alignment with Government Flagship Programs

The Government of Uganda has launched several flagship programs that rely heavily on cooperative structures for delivery:

PDM
PARISH DEVELOPMENT MODEL

Emyooga: A presidential initiative leveraging SACCOs to promote specialized enterprise groups in various sectors.

Parish Development Model (PDM): Positions cooperatives and SACCOs as platforms for channelling resources, financial services, and agricultural extension to households.

Agro-Industrialization Strategy: Embedded in the National Development Plan, it emphasizes farmer organizations and cooperatives as central to improving productivity and value addition.

UCA plays a catalytic role in linking member cooperatives with these programs to ensure that resources reach grassroots communities effectively.

1.3.3 National Development Planning Framework

a) Vision 2040

Uganda's Vision 2040 identifies cooperatives as a mechanism for mobilizing communities into production and enhancing their participation in national development. It recognizes the cooperative model as a proven pathway to inclusive economic growth and social transformation.

b) National Development Plan IV (NDP IV)

NDP IV (2025/26–2029/30) coincides with the life span of this Strategic Plan. Its core objectives—promoting agro-industrialization, deepening financial inclusion, fostering social protection, and strengthening governance—are directly aligned with cooperative functions. By aligning to NDP IV, UCA ensures that its strategy contributes to national targets for GDP growth, employment creation, and poverty reduction.

c) Sectoral Development Plans

Beyond the NDP, UCA's interventions align with sector-specific strategies such as the Agricultural Sector Strategic Plan, the National Trade Policy, and the Digital Uganda Vision, reinforcing the cross-sectoral relevance of cooperatives.

d) Regional and International Frameworks

i) East African Community (EAC)

The EAC Cooperative Development Strategy underscores regional integration, cross-border trade, and knowledge exchange through cooperative platforms. UCA's engagement in EAC forums ensures Ugandan cooperatives benefit from expanded markets and shared innovations.

ii) African Union (AU)

The Agenda 2063 framework highlights inclusive growth, youth empowerment, and gender equality in all areas where cooperatives have a comparative advantage. The African Cooperative Development Strategy further reinforces cooperatives as actors in achieving continental integration and sustainable development.

iii) International Cooperative Alliance (ICA)

UCA's affiliation with ICA anchors the cooperative movement in Uganda to the global cooperative principles of self-help, democracy, equity, solidarity, education and concern for community. The ICA Strategic Plan emphasizes promoting cooperative identity, sustainable enterprises, and global advocacy, ensuring Ugandan cooperatives are aligned to international priorities while benefiting from global partnerships, training, and knowledge exchange.

iv) International Cooperative Principles and Values

UCA upholds the cooperative principles and values of the International Cooperative Alliance (ICA), which emphasize democracy, equity, solidarity, education, and concern for community. These principles guide governance, strengthen member participation, and align Uganda's cooperative movement with international standards and best practices.

v) Sustainable Development Goals (SDGs)

Cooperatives are recognized globally as critical actors in delivering the SDGs. UCA's work directly supports:

- SDG 1 (No Poverty): Through financial inclusion and collective marketing.
- SDG 2 (Zero Hunger): By strengthening farmer cooperatives and food systems.
- SDG 5 (Gender Equality): Through women-led cooperative initiatives.
- SDG 8 (Decent Work and Economic Growth): By promoting cooperative enterprises that create sustainable jobs.
- SDG 13 (Climate Action): By supporting climate-resilient cooperative practices and environmentally sustainable livelihoods that mitigate the impacts of climate change
- SDG 17 (Partnerships for the Goals): Promoted through collaboration with government, development partners, international cooperative bodies, academia, private sector and civil society.

1.4 Implications for UCA's Strategic Plan

Anchoring this Strategic Plan within the legal, policy, and planning framework has significant implications:

- It strengthens UCA's legitimacy as the statutory apex body and ensures its work is recognized by both government and partners.
- It provides a clear mandate for UCA to mobilize, coordinate, and professionalize cooperatives at all levels.
- It ensures UCA and its members can effectively tap into government flagship programs such as PDM and Emyooga, thereby adding value to grassroots communities.
- It creates space for UCA to engage in value chain strategies, support cooperative banks, promote digital systems for farmers, and enhance business competitiveness.
- It enables UCA to align with global development frameworks, positioning Ugandan cooperatives not only as local development actors but also as contributors to regional integration and global goals.

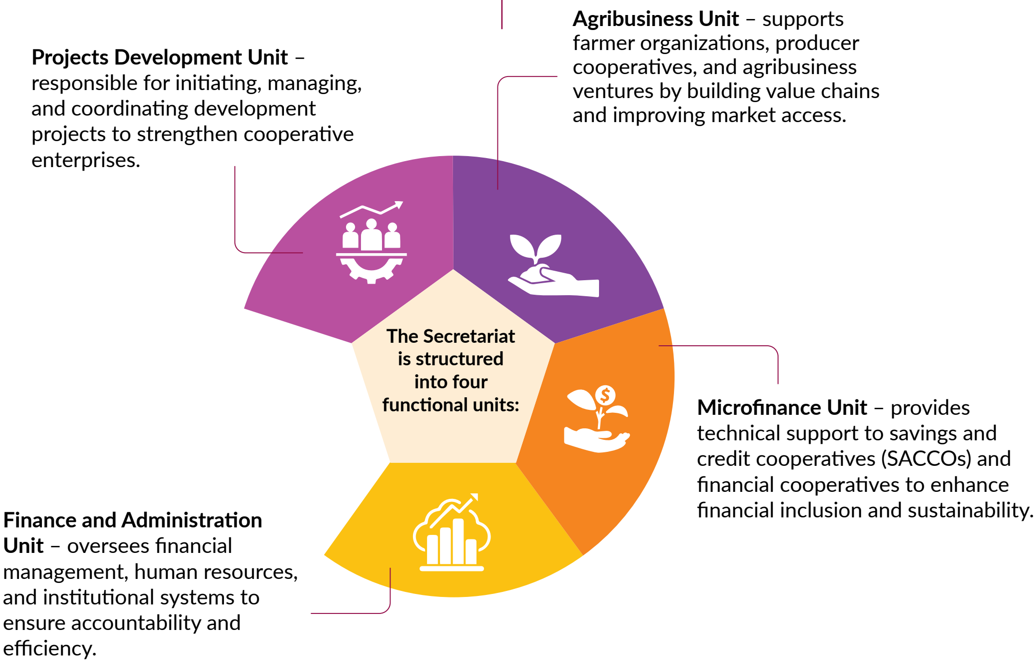
1.5 Governance and Organizational Structure

The governance of the Uganda Co-operative Alliance (UCA) is anchored on democratic principles and cooperative values, ensuring accountability, inclusiveness, and effectiveness in advancing the cooperative movement.

The Annual General Meeting (AGM), is the supreme decision-making body of UCA, where member cooperative unions and area cooperative enterprises meet to deliberate on key policy issues, approve strategic directions, and exercise oversight over leadership. The AGM is supported by the Leadership Search/Vetting Committee, which guides the nomination, vetting, and election of leaders to ensure integrity and transparency in governance.The board is as well supported by the Supervisory board.

The UCA Board of Directors serves as the highest governing organ between AGMs. It provides policy guidance, strategic oversight, and ensures that the Alliance's mandate is aligned with national priorities and international cooperative principles. The Board is accountable to the membership and reports back to the AGM on the implementation of resolutions and strategic initiatives.

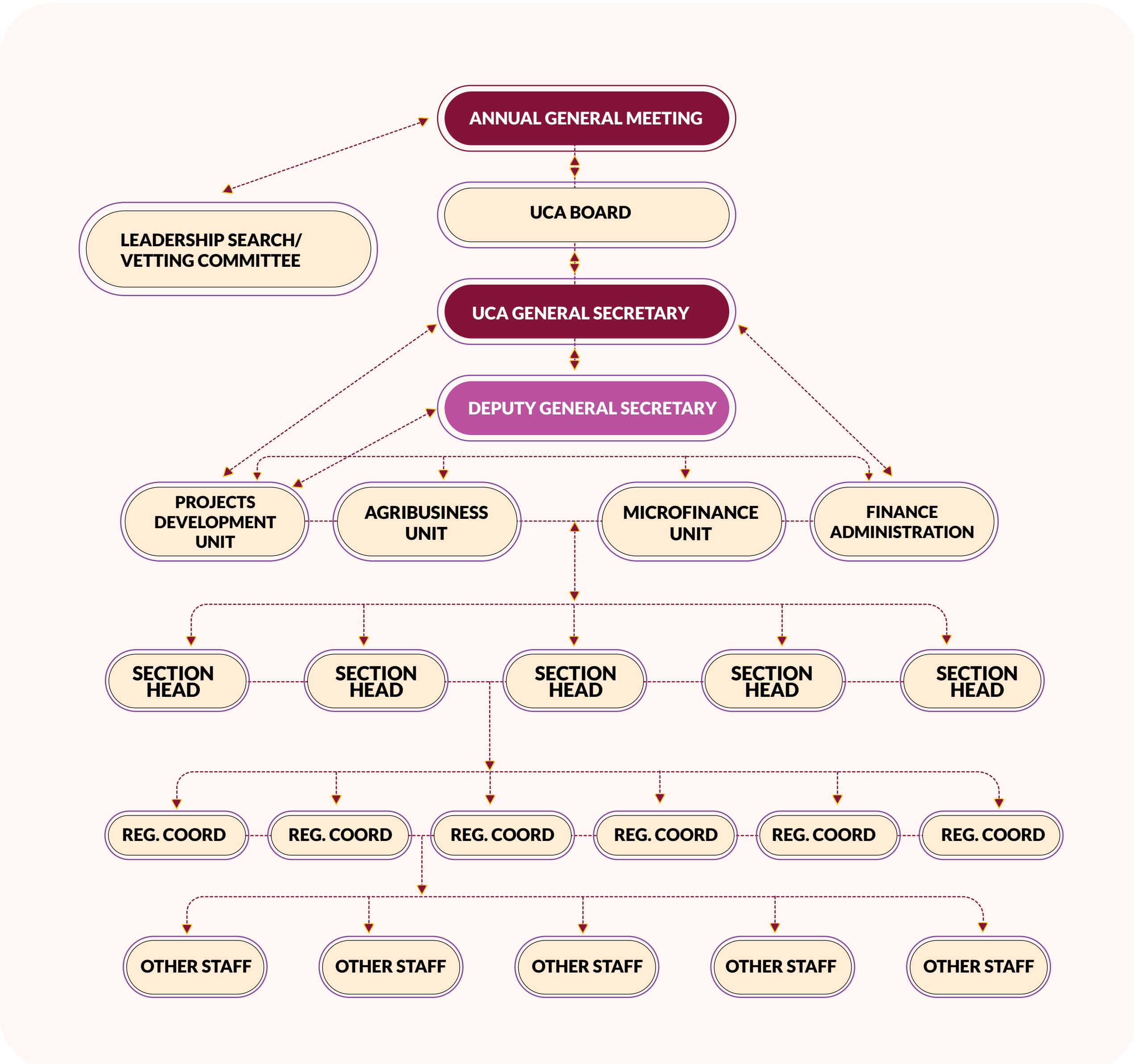
The General Secretary is the Chief Executive Officer of UCA, responsible for executing Board decisions, providing leadership to the Secretariat, and managing the day-to-day affairs of the Alliance. The Deputy General Secretary supports this role, ensuring continuity and coordination across all operational areas.



Each unit is headed by a Section Head, supported by Regional Coordinators who extend UCA's services and programs across the country. The Regional Coordinators are further supported by technical and support staff, ensuring that services reach grassroots cooperatives effectively.

This governance and organizational framework empowers UCA to deliver on its mandate of representing, coordinating, and promoting the cooperative movement in Uganda. It ensures strong linkages from the national to the grassroots level, enhancing the capacity of cooperatives to thrive as viable businesses and agents of socio-economic transformation.

Figure 1: Governance and Organizational Structure of UCA



1.6 Purpose, Relevance and Rationale of the Strategic Plan

The Strategic Plan (2025/26–2029/30) is both a roadmap for the Uganda Co-operatives Alliance (UCA) and a framework for strengthening the cooperative sector in Uganda. It builds on lessons from the 2020/21–2024/25 strategy while addressing emerging realities shaped by government flagship programs such as the Parish Development Model (PDM), Emyooga, Uganda's Vision 2040, and the National Development Plan IV

Conducting EFFORT Follow up visits with farmer groups under Kibiito sub SACCO light house in ***Bunyangabu district in Tooro region***

(NDP IV). By aligning with these frameworks, the Plan positions UCA as a credible partner in advancing Uganda's socio-economic transformation agenda.

The purpose of this Strategic Plan is to provide a clear roadmap for UCA to deliver on its mandate as the national apex body for cooperatives. It seeks to consolidate the gains made under the previous strategy, respond to emerging challenges, and reposition cooperatives as transformative business enterprises capable of contributing meaningfully to Uganda's socio-economic development.

This Strategic Plan is both a mandate-driven obligation and a transformative tool. It ensures UCA's work remains anchored in its legal mandate under the Cooperative Societies Act, aligned with the International Cooperative Alliance (ICA), and firmly rooted in cooperative principles of democracy, equity, solidarity, and concern for community. This alignment situates Ugandan cooperatives within both the national development framework and the global cooperative movement.

The rationale for the Plan is fourfold:

Responding to Member Needs: Cooperatives face new realities, including market liberalization, competition, climate change, technological disruption, and financial constraints. Many still struggle with governance challenges, limited access to finance, weak institutional capacity, and inadequate value chain integration. The Plan articulates strategic priorities to address these barriers and build sustainable, inclusive, and competitive cooperatives.

Supporting National Development: By aligning with NDP IV, Vision 2040, and flagship programs such as PDM and Emyooga, UCA strengthens its role as a partner in government-led socio-economic transformation.

Contributing to Global Goals: The Plan reaffirms the cooperative model as an inclusive business approach that fosters social equity and resilience while contributing to the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), and SDG 17 (Partnerships for the Goals).

Enhancing Institutional Effectiveness: The Plan outlines reforms to strengthen UCA's governance, improve systems and processes, and build human and financial capacity. It emphasizes innovation, digital transformation, and market-driven approaches as essential pathways for relevance and sustainability in a changing environment.

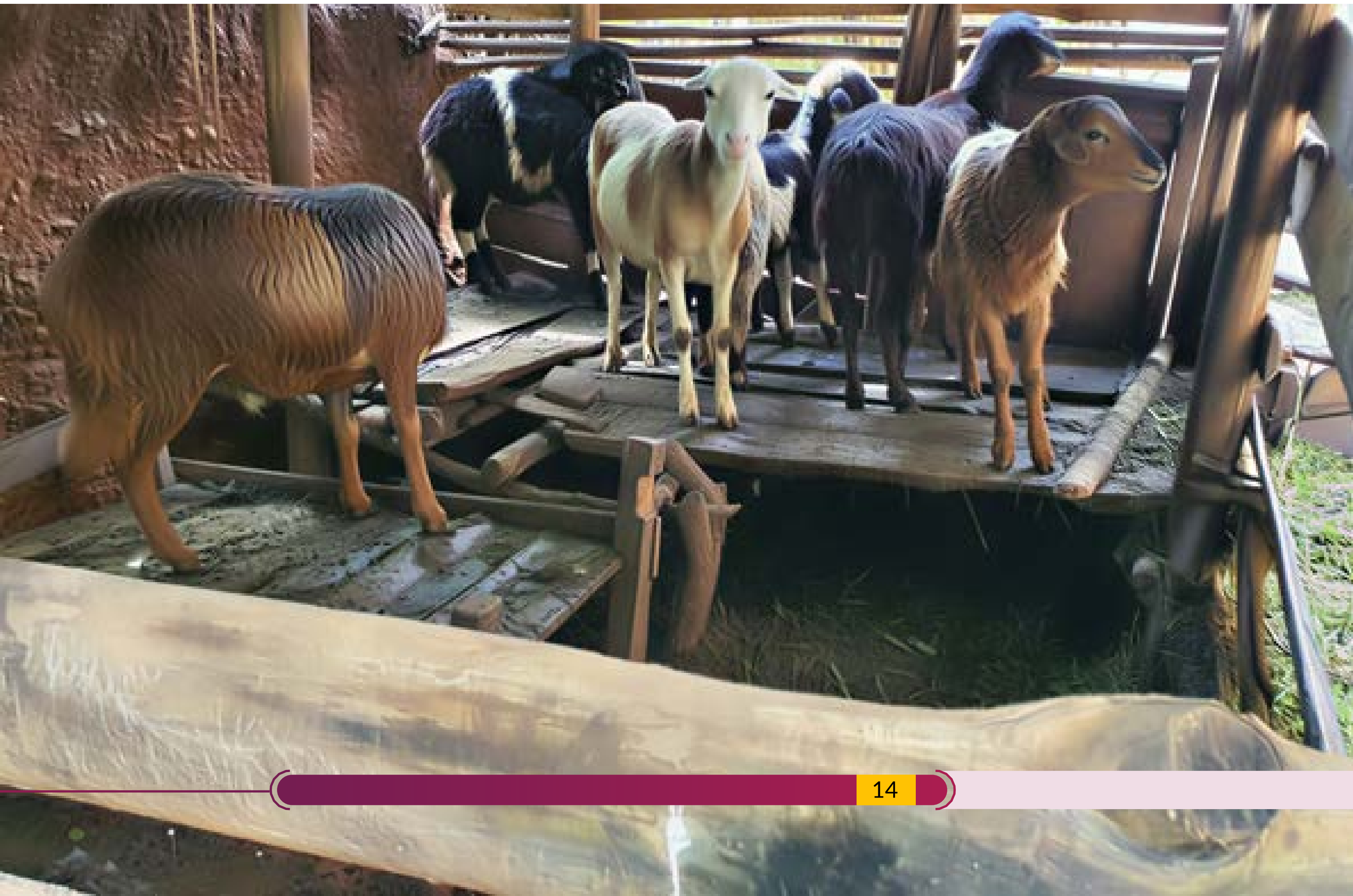
Cross-cutting issues such as gender equity, youth empowerment, climate resilience, digital transformation, and good governance are mainstreamed across all strategic pillars to ensure inclusive and sustainable implementation.

By drawing on global cooperative principles and contextualizing them within Uganda's development priorities, the Strategic Plan reaffirms UCA's role as both a national leader in cooperative development and a global actor within the international cooperative movement. It ensures that cooperatives in Uganda remain central to promoting inclusive growth, employment creation, and sustainable socio-economic transformation.

1.7 Planning Approach and Methodology

The preparation of the Uganda Co-operative Alliance (UCA) Strategic Plan (2025/26–2029/30) was guided by a participatory, evidence-based and consultative approach. This ensured that the process not only reflected the institutional mandate of UCA, but also the aspirations of cooperators, government, and partners, while responding to emerging socio-economic realities.

The planning approach was anchored on three guiding principles: inclusiveness, alignment, and evidence-based decision-making. Inclusiveness ensured that diverse stakeholders including members, government, development partners, and academia contributed ideas and insights. Alignment guaranteed coherence with UCA's mandate, the International Cooperative Alliance (ICA) principles, Uganda's Vision 2040, National Development Plan IV (NDP IV), and global frameworks such as the Sustainable Development Goals (SDGs). Evidence-based decision-making ensured that the process drew on current data, research, and institutional assessments, including the National Capacity Needs Assessment (2024) and the UCA Annual Report (2024/25), which provided benchmarks on cooperative performance, institutional capacity, and sector challenges.



The methodology combined several steps:

Document Review and Desk Research – Existing literature, government policy documents, cooperative legal frameworks, and UCA's prior strategic plan were reviewed to establish a foundation for continuity and innovation. Reports such as the Capacity Needs Assessment and the UCA Annual Report informed diagnosis of institutional strengths, weaknesses, opportunities, and threats.

Stakeholder Consultations – Broad consultations were held with UCA members (secondary and tertiary cooperatives, unions, SACCOs, producer organizations), government institutions for instance; Ministry of Trade, Industry and Cooperatives, Parliament, and District Commercial Officers, development partners, and academia. These engagements ensured that the strategy was shaped by diverse voices and rooted in practical realities.

Participatory Workshops – UCA convened interactive planning workshops where cooperators, technical experts, and resource persons validated findings, identified priorities, and aligned on strategic directions.

Situation Analysis and Environmental Scanning – Internal and external analyses were conducted using tools such as SWOT and stakeholder mapping. These helped identify sector trends, governance challenges, financing constraints, technological shifts, and opportunities for cooperative growth within value chains.

Theory of Change Development – A results-based framework was articulated to connect UCA's mandate with intended outcomes, national development priorities, and cooperative principles. This theory of change informed the design of objectives, outcomes, and indicators.

Validation and Endorsement – Draft strategic priorities were subjected to validation by members and the Board of Directors, ensuring ownership, legitimacy, and alignment with the cooperative mandate.

The result is a Strategic Plan that balances continuity with innovation. It reflects cooperative values and principles while responding to new demands such as climate change, digital transformation, financial inclusion, and market competitiveness. By combining participatory methods with rigorous analysis, the planning process has produced a credible, relevant, and implementable roadmap for advancing cooperative development in Uganda.

1.8 Structure of the Plan

This Strategic Plan (2025/26–2029/30) is structured to move logically from context to action. It begins with the background, mandate, and guiding frameworks of UCA; provides a situational analysis of the cooperative sector; defines the vision, mission, values, and strategic direction; and sets out the strategic pillars, objectives, and outcomes. The Plan then outlines the costing and resource mobilization strategy, the implementation and risk management frameworks, and concludes with monitoring, evaluation, and learning arrangements.

Annexes provide detailed tools and references to support execution.

CHAPTER 2:
SITUATION ANALYSIS

2.1 Overview of the Cooperative Sector

Uganda's cooperative movement traces its origins to the early 20th century, with farmer-based groups formed to improve agricultural marketing and access to markets. By the 1950s and 1960s, cooperatives had become central to Uganda's economy, playing a major role in the production, bulking, and export of cash crops such as coffee and cotton. The Uganda Cooperative Alliance (UCA), established in 1961, emerged as the national apex body to coordinate, represent, and strengthen the sector. Despite disruptions during the economic and political turbulence of the 1970s and 1980s, cooperatives have remained resilient and continue to serve as a vehicle for collective socio-economic empowerment.

Today, Uganda has more than 30,000 registered cooperatives, spread across agriculture, savings and credit, housing, transport, fisheries, and consumer services. The types of cooperative societies as recognized under the Cooperative societies Act CAP 107 (Section 63, 116 – 123) include: Savings and Credit Cooperative societies, Agricultural Production and Marketing societies, Transport Cooperative Societies, Housing Cooperative Societies, Energy Cooperative Societies, Health Cooperative Societies, Consumer Cooperative Societies, Industrial cooperative Societies and Multi-purpose Cooperative Societies.

30,000 *Registered cooperatives, spread across agriculture, savings and credit, housing, transport, fisheries, and consumer services.*

The sector is dominated by Savings and Credit Cooperative Societies (SACCOs), which are key to Uganda's financial inclusion drive, especially in rural areas. Cooperatives play an integral role in supporting government flagship programmes such as the Parish Development Model (PDM), Emyooga, and agro-industrialisation under the National Development Plan (NDP-IV). They provide vital linkages for smallholder farmers to participate in value chains, facilitate collective investment, and enhance competitiveness in domestic and regional markets. Additionally, cooperatives remain important platforms for promoting inclusivity, empowering women and youth, and fostering community solidarity.

Despite their contributions, Uganda's cooperative sector faces persistent challenges including weak governance, limited capitalisation, dominance of SACCOs over production cooperatives, inadequate infrastructure, and policy inconsistency. These issues often limit cooperatives' capacity to deliver value addition and meaningful economic transformation. Nevertheless, with ongoing government reforms under the National Cooperative Policy (2011) and alignment with broader frameworks such as NDP-IV, Vision 2040, Agenda 2063, and AfCFTA, the sector holds immense potential. Strengthening governance, capital mobilisation and regional integration could position cooperatives as engines of inclusive growth and sustainable development in Uganda.

2.2 The Co-operative Movement in the National, African and Global Contexts

2.2.1 National Policy, Regulatory, Legal and Planning Context

a) The National Cooperative Policy (2011): This policy outlines the government's commitment to developing cooperatives, focusing on financial services, agricultural production, and social welfare. It aims to enhance the growth of cooperatives by providing a conducive environment for their operation.

b) The Co-operative Societies Act Cap. 107: This empowers UCA with its mandate of Advocacy and representation of the cooperative movement's interests at all levels, Mobilization and registration support for cooperatives and Strengthening governance, capacity, and compliance with cooperative principles.

2.2.2 Uganda Vision 2040

The Vision recognizes agriculture as a backbone sector and identifies cooperatives as a vehicle for mobilizing smallholder farmers, improving market access, and promoting value addition. Through stronger cooperatives, Uganda is expected to move away from raw commodity exports toward agro-industrialization and regional competitiveness. It also stresses the need to grow Uganda's savings rate from 14.5% to 35% of GDP by 2040. To achieve this, it points directly to the role of SACCOs and other cooperative financial institutions in mobilizing domestic savings, channelling affordable credit, and increasing access to finance for rural populations and small businesses. It further projects a structural shift of labour from subsistence agriculture (currently ~65%) into services and industry. Cooperatives are key vehicles for organizing workers, providing training, and offering employment opportunities, particularly for youth and women.

2.2.3 National Development Plan (NDP-IV)

Uganda recently concluded implementing the NDPIII (2020/21-2024/25) and has since prepared the NDPIV (2025/26-2029/30) which is aimed at accelerating the socio-economic transformation of the country. The plan highlights key areas where UCA will make a significant contribution towards their achievement. These include,

Strengthening agro-industrialisation through cooperatives: Cooperatives are highlighted in interventions such as developing value addition infrastructure, improving post-harvest handling, enhancing competitiveness of agricultural products, and de-risking agro-industry.

Financing national priorities through cooperatives and SACCOs: Government intends to promote cooperatives and SACCOs as part of the private financing strategies, ensuring they channel resources into strategic sectors of the economy.

Expanding access to affordable credit: It notes that SACCOs and cooperative financial institutions remain critical for underserved populations, despite challenges like high interest rates.

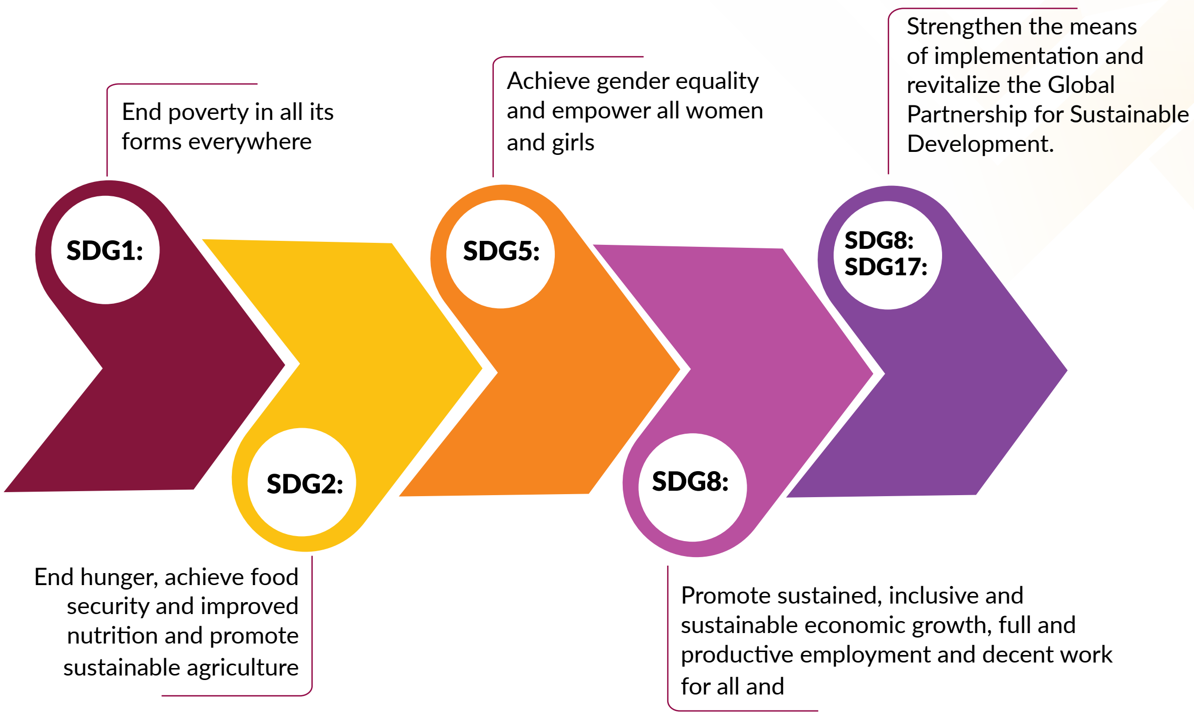
Supporting private sector and SME growth: Cooperatives are identified as crucial for integrating grassroots producers into value chains and providing markets for agro-produce under programmes like Parish Development Model (PDM) and Emyooga.

2.2.4 Regional and International Context

a) International Co-operative Alliance (ICA)-Africa: ICA – Africa (Alliance Africa) developed their latest strategy document, outlining its plans for 2023-2033. ICA-Africa identified three (3) strategic areas to which its members will align their contributions i.e., Promotion of Co-operative Identity, Co-operation among Co-operatives, Institutional Capacity and Service Delivery.

Below is a list of more instruments, conventions, protocols and agreements to guide UCA while executing its mandate:

- Africa Agenda 2063: The continental blueprint that envisions "a prosperous Africa based on inclusive growth and sustainable development." NDP-IV explicitly identifies Agenda 2063 as one of the global frameworks guiding Uganda's strategy.
- EAC Vision 2050: This regional policy emphasizes intra-regional and global trade, integration, and industrialization within the EAC bloc.
- AfCFTA (Africa Continental Free Trade Area): The AfCFTA is highlighted in NDP-IV as a game-changer that will "spur increased interest in foreign direct investment and open new markets for Ugandan products." Alignment with AfCFTA will enable cooperatives access wider continental markets and promote competitive value-added products.
- Sustainable Development Goals (SDGs): The proper implementation of the plan mentioned above will lead to the fulfilment of some of the global Sustainable Development Goals (SDGs) like;



2.3 Performance Review of the Previous Strategic Plan

An analysis of the performance against the planned targets and actual results was carried out to determine progress made in achieving the set objectives. The review considered both quantitative and qualitative indicators and compared the level of achievement against the agreed benchmarks.

The performance assessment has been summarized in the table below, focusing on UCA's actual key performance results, categorizing the results using a performance rating scale ranging from Poor, Fair, Good, Very Good, to Excellent.

Table 1: Performance Assessment Of UCA Strategic Pillars (2020/21–2024/25)

Strategic Pillar	Strategic Intent	Key Performance	Performance Assessment
Governance & Management	Strengthen governance, leadership, management and institutional systems.	✓ Orientation and capacity-building for Board and staff; retreat programs conducted. ✓ Successful organization of all AGMs for period under review. ✓ Implementation of AGM resolutions. ✓ Improved dispute resolution among cooperatives. ✓ Strengthened oversight in property recovery (17 properties secured under caveat).	Very good
Policy, Advocacy & Legal Services	Advocate for enabling cooperative policies, lobby for incentives, and strengthen legal role.	✓ Secured Cabinet approval for re-establishment of the Cooperative Bank. ✓ Advocated for harmonization of SACCO law and regulatory frameworks. ✓ Engaged in national platforms (National Economic Dialogue, policy consultations). ✓ Initiated legal recovery of mismanaged UCA properties.	Excellent
Membership, Innovative Products & Services	Mobilize members, grow subscriptions, and provide innovative cooperative products/ services.	✓ Trained 350 Commercial Officers and representatives of over 300 cooperatives. ✓ Membership awareness expanded through exhibitions, radio, TV, and social media. ✓ Capacity needs assessments conducted to tailor interventions. ✓ Partnerships created to deliver innovative services (ARCAFIM, UBC for cooperative visibility). ✓ Facilitated the formation of FOs under the Agriculture Cluster Development Project (ACDP) and VODP2	Good
Input & Output Market Development	Promote value chains, input access, and markets for cooperatives.	✓ Market linkages created through MoUs with ANGKASA (Malaysia cocoa exports), Grain Council, and STARAGRI. ✓ Support to agricultural cooperatives (coffee, cocoa, grains). ✓ Organized cooperative exhibitions for visibility and market opportunities.	Good.

Youth & Women Engagement	Recruit and empower youth /women by developing attractive cooperative products, services, and training.	✓ Expanded programs targeting youth, women, and marginalized groups. ✓ Deliberate inclusion in capacity-building trainings. ✓ Cooperative Week and exhibitions included youth/women showcases.	Good
Business Incubation & Skills Development	Provide incubation hubs, mentorship, and training to reduce cooperative business failures.	✓ Capacity building through Excel Hort Agribusiness Incubator for cooperative needs assessments. ✓ Trainings for cooperatives in business, finance, and strategic planning. ✓ Strategic partnerships with incubators and universities initiated. ✓ Organized regional and national leadership workshops. ✓ Facilitated exchange visits and benchmarking	Very Good
Information, Communication & Knowledge Mgmt	Enhance cooperative visibility, information access, and knowledge-sharing platforms.	✓ Launched Cooperative Registry Management Information System (CRMIS) in 2024. ✓ Increased visibility through website, social media, TV, and radio programs. ✓ Quarterly awareness campaigns and cooperative magazine reactivated.	Fair
Research & Technology Commercialisation	Promote applied research and commercialisation of cooperative innovations.	✓ Needs assessments conducted in partnership with Excel Hort Consult. ✓ Partnerships signed with universities and incubators for research-based interventions.	Good
Climate Change & Resilience	Promote climate-smart agriculture and resilience-building initiatives.	✓ Distributed 200,000 seedlings; ✓ Supported water/ environment cooperatives ✓ Integration of climate resilience financing through ARCAFIM partnerships.	Good

Overall Performance Assessment

UCA demonstrated tangible progress in institutional strengthening, policy advocacy (especially the Cooperative Bank), and digital transformation (CRMIS). However, membership loyalty, financial self-sufficiency, and incubation for youth/women remained as key areas for further improvement.

2.4 Institutional Capacity of UCA

Financial resources

An analysis of UCA's resource mobilization and expenditure performance against projections for the plan period was undertaken. The key findings are summarized below;

Farmers of the PDM Saccos harvest onions in **Kisoro**

2.4.1 Resource Mobilization (Planned Vs Actual)

The plan projected a steady increase in resource inflows each year, with government subvention and partner support as major drivers, supplemented by internally generated revenue (rentals and projects). The plan emphasized diversifying revenue to reduce dependency on external aid. Specifically, UCA projected to mobilize resources through; Government Subvention, Membership Contributions, Donor/ Development Partner Support, Project Income and Other Income.

The table below summarizes the main variances between the projections and actuals for the strategic plan period.

Variance Analysis: Projected vs Actual

Table 2: Variance Analysis of Projected vs Actual Resource Mobilization (2020/21–2024/25)

Resource Category	Projected (per Strategic Plan)	Actual (Assessment)	Variance / Comments
Government Subvention	Moderate growth, steady inflow (plan projected UGX 2B → UGX 3B annually).	UGX 3B secured, steady over last two years.	On target – consistent with projections.
Membership Contributions	Expected steady increase year-on-year.	Low compliance; significantly below projections.	Underperforming – major gap.
Development Partner Support	Projected to be substantial, diversifying sources.	Declining globally, lower than projections.	Gap – risk of dependency on GoU.
Project Income (Training, Consultancy)	Expected to grow with more services.	Growing but modest; exhibitions and trainings brought visibility but not major cash inflows.	Below target.
Other Income (Investments, Rentals)	Projected gradual growth.	Improved rental collections; asset repairs added costs but raised value.	Slightly below target (positive growth but high costs).

Overall UCA's resource mobilization improved year-on-year registering strong government backing, steady financial surpluses and asset base growth (despite economic challenges). However, it remained too reliant on government support and weak in member-based financing, which can potentially undermine the cooperative ownership model.

Expenditure Analysis

2.4.2 Strategic Plan Expenditure Projections Vs Actuals

The Plan projected expenditure across several cost drivers i.e. Staffing & Human Capital, Programme Implementation, Advocacy & Policy Engagement, Infrastructure & Assets and Administration & Operations. The plan emphasized lean operations and greater investment in programmatic activities (capacity building, education, advocacy) rather than overheads.

Expenditure was generally aligned to the Strategic Plan, with some overruns on infrastructure and legal costs as summarized in the table below. The pattern shows an investment-heavy phase that builds UCA's asset and institutional capacity.

Table 3: Strategic Plan Expenditure Projections vs Actual Outturn (2020/21–2024/25)

Expenditure Category	Projected (Strategic Plan)	Actual Outturn (Assessment)	Variance / Comment
Human Capital & Staffing	Moderate growth; staff development & retention.	Increased – more training and skill-building for staff, board, and commercial officers.	On target – aligned with plan priorities.
Programme Implementation	High investment in training, incubation, member services.	Achieved – training, exhibitions, CRMIS launch, advocacy activities.	On target – resources directed as projected.
Advocacy & Policy Engagement	Budgeted for dialogues, policy lobbying.	Higher than projected (National Dialogue, Coop Day, legal work).	Slightly above plan – but strategic.
Infrastructure & Assets	Limited repairs, gradual property expansion.	High costs – major repairs + new Bukoto Crescent offices.	Over-expenditure vs plan – but improved asset base.
Administration & Operations	Stable/lean operational costs.	Maintained within limits, efficiency gains from subvention.	Efficient – aligned with plan.

Farmer organization groups on ***Eastern region*** *during a training*

Overall Assessment

UCA demonstrated prudent financial management, achieving surpluses in both FY 2022/23 (UGX 514.8M) and FY 2023/24 (UGX 692M). The Alliance effectively directed resources into strategic activities such as training, digitalization (CRMIS), advocacy, and asset development. However, risks remain due to low member subscription compliance, declining partner support, and rising infrastructure costs.

2.5 Key Achievements and Challenges

2.5.1 Key Achievements

Over the plan period, UCA registered remarkable achievements that not only strengthened the cooperative sector but also laid a solid foundation for future growth and transformation. These are summarized below;

Financial Performance and Stability

01

i. Recorded consistent financial growth:
Surplus after tax of **UGX 514.8** million in FY 2022/23 (60% increase from prior year).
Surplus before tax of **UGX 692** million in FY 2023/24 (15% increase).

ii. Growth in assets from **UGX 10.8** billion to **UGX 10.9** billion through acquisitions and property improvements.

iii. Secured **UGX 3** billion annual government subvention (first time in UCA's history), strengthening operational sustainability.

iv. Improved rental collections, internal resource mobilization, and prudent cost management.

Governance, Legal, Regulatory and Policy Framework

02

i. Strengthened Board and management competencies through training.

ii. Implemented AGM resolutions and strengthened dispute resolution among cooperatives.

iii. Active engagement in legal and regulatory reform processes, including harmonization of SACCO law and regulatory frameworks.

iv. Secured removal of long-standing caveats and initiated legal recovery of properties sold illegally by former leadership.

v. State House Anti-Corruption Unit and legal teams placed caveats on 17 properties under dispute.

vi. Arbitration and dispute resolution services provided to member cooperatives.

Membership, Capacity Building and Human Capital Development

03

vii. Trained over **350** District Commercial Officers and representatives from 300+ cooperatives across Uganda in governance, financial literacy, and strategic management.

viii. Capacity building extended to Board, supervisory committees, and management staff.

ix. Supported formation of 5 Water and Environment Cooperatives in disaster-affected areas.

x. Organized cooperative needs assessments to design tailored interventions.

xi. Enhanced human capital by attracting and training highly qualified staff.

xii. UCA General Secretary elected Vice President in charge of Africa at ICAO (June 2022)

Strategic Partnerships, Visibility, and International Linkages

04

i. Signed multiple MoUs:

a) Equity Bank, Housing Finance Bank, Agribusiness Development Centre, UBC, Buganda Kingdom, UCCFs (domestic).

b) ANGKASA (Malaysia) for cocoa export markets.

c) Grain Council of Uganda, STARAGRI, and Uganda Warehouse Receipt System for agribusiness.

ii. Represented Uganda at global forums in Belgium, Turkey, South Korea, and ICAO meetings.

iii. Expanded visibility through active media campaigns (TV, radio, social media) and exhibitions.

iv. Supported cooperatives to exhibit products and create market linkages.

v. UCA supported cooperatives to access affordable inputs, machinery, and financial services through partnerships, training, and linkage meetings with key institutions like OWC and UDB.

vi. Facilitated linkages with off-takers like Nile Breweries, EZY Agric, and Grain Pulse.

Events, Advocacy and Community Engagement

05

i. Successfully organized:

a) 60th UCA anniversary celebrations.

b) National Economic Dialogue at Munyonyo (2023 & 2024).

c) International Day of Cooperatives (2023 in Lira City; 2024 in Kibinge; 2025 in Fort Portal city).

d) Buganda Agriculture & Cooperative Expo.

e) Cooperative Week activities including environmental greening, blood donation, and national prayers.

Advocated for establishment of the National Cooperative Bank, with Cabinet approval secured. Mobilized **UGX 500 million** seed capital contributions.

Distributed over **200,000 tree** seedlings under climate action campaigns.

ii. Expanded initiatives for women, youth, and marginalized groups within the cooperative movement.

iii. Supported exhibitions and facilitated market linkages for cooperative products at both national and international platforms.

iv. Supported government programs like Parish Development Model, Emyooga, and agro-processing facilities.

2.6 Key challenges

Legal and Regulatory Environment

i. Persistent gaps ("legal lacuna") in cooperative legislation, especially impacting SACCO operations.

ii. Need for harmonized and cooperative-friendly policy frameworks.

Membership and Sustainability

i. Declining member loyalty and low subscription rates amidst increasing demand for better services.

ii. Reduced support from development partners and donor agencies.

iii. Need for continuous skills upgrading to match sector complexity.

iv. Limited digital literacy among some cooperative leaders.

Financial and Operational Burdens

i. Inherited liability burden from previous regimes.

ii. Rising repair and maintenance costs for cooperative properties and equipment.

iii. Adverse global political and economic conditions, coupled with the effects of the COVID 19 pandemic, negatively impacting cooperative operations.

iv. High costs of ICT adoption for grassroots cooperatives.

v. Sustaining visibility requires significant financial investment.

vi. Resource constraints in organizing large-scale events.

Governance Risks

i. Legacy of property mismanagement requiring ongoing legal and regulatory intervention. Continued illegal transfers of UCA Property/ land by former leaders and management.

2.7 Stakeholder Analysis

A comprehensive overview of the key actors that shape and influence the work of the Uganda Cooperative Alliance (UCA) is presented in the table below. It highlights their strategic interests and expectations in relation to UCA, and the implications these have for the institution's operations, advocacy, and service delivery. This mapping is intended to guide UCA in prioritizing stakeholder engagement, strengthening partnerships, and aligning its interventions with both member and national development priorities.

Table 4: UCA Stakeholder Groups, Strategic Interests and Implications

Stakeholder Group	Strategic Interests/Expectations	Implications for UCA
Cooperatives and Unions	i. Access to training, capacity building, and advisory services ii. Support in accessing funding from government, financial institutions, and partners iii. Enhanced sector visibility and image Sector-specific development support (e.g., agriculture, housing, transport) iv. Youth and women empowerment programs	UCA must prioritize member-focused services, strengthen engagement, and ensure value addition to maintain trust and legitimacy.
Government of Uganda (Ministries of Trade, Finance, Agriculture, etc.)	i. Guidance and support in cooperative development ii. Promotion of cooperatives as vehicles for poverty eradication and inclusion iii. Monitoring, auditing, and compliance support. iv. Alignment of cooperatives with national programs (e.g., PDM, Emyooga) v. Research-based advice and knowledge-sharing	UCA must enhance lobbying and advocacy and position itself as a trusted government partner in cooperative-led development.
International Organizations & Development Partners (ILO, IFAD, ICA, ACCOSCA, Agriterra, USAID, etc.)	i. Promote international best practices and cooperative principles ii. Compliance with global quality standards iii. Provision of technical expertise, funding, and capacity building iv. Support for infrastructure and innovation	UCA must strengthen accountability, demonstrate impact, and diversify partnerships to remain competitive for funding and collaboration.

Professional Bodies and Higher Learning Institutions (MUBS, Moshi University, Kigumba Cooperative College, NCDC)	i. Collaboration in research, training, and curriculum development ii. Provision of technical expertise and innovation iii. Integration of cooperative education in academic programs iv. Data and knowledge-sharing partnerships	UCA should deepen academic linkages to enhance cooperative education, evidence-based advocacy, and innovation.
UCA Internal Stakeholders (Board of Directors, Management & Staff)	i. Efficient and professional management ii. Accountability, transparency, and sustainable growth iii. Decent working conditions, professional development, competitive remuneration iv. Effective leadership and timely policy implementation	UCA must strengthen governance, HR systems, and staff capacity for credibility, retention, and effective service delivery.
Partners and Allied Organizations (EAFF, incubators, MFIs, CBOs, youth & women associations)	i. Joint advocacy and market linkages ii. Incubation of cooperative start-ups iii. Promotion of value addition and sustainability. iv. Support for youth and women inclusion v. Access to affordable financial resources	UCA should leverage partnerships to expand regional footprint, promote innovation, and scale inclusive cooperative programs.

From the above table, it's clear that UCA's stakeholders encompass a broad spectrum ranging from cooperatives and unions at the grassroots level to government ministries, international partners, academia, allied organizations, and internal governance structures. Their expectations converge around capacity building, governance, financing, innovation, and inclusivity. To remain relevant and effective, UCA must leverage its strengths, address institutional weaknesses, and proactively build partnerships that will consolidate its position as the apex body driving cooperative-led socio-economic transformation in Uganda.

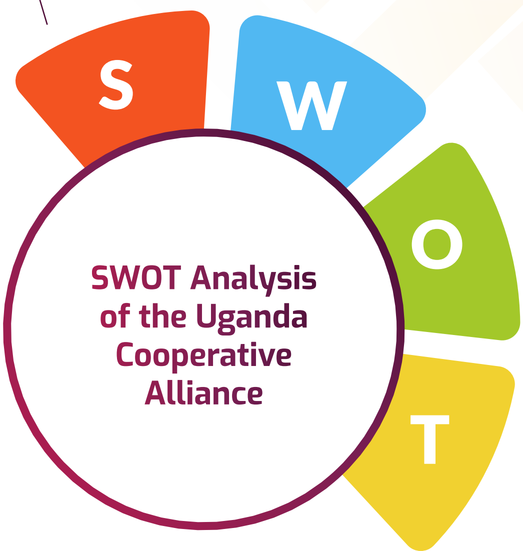
Farmer group profiling in Bunyangabu

2.8 SWOT Analysis

The SWOT matrix below provides a comprehensive overview of the Uganda Cooperative Alliance's current positioning within the cooperative sector. It highlights UCA's strengths that form a solid foundation for growth, the weaknesses that require strategic attention, the opportunities that can be leveraged to enhance impact, and the threats that must be managed to safeguard sustainability.

Strengths

- UCA's mandate is firmly anchored in the Cooperative Societies Act (Cap. 107), providing legitimacy and a strong foundation for advocacy, representation, and sector coordination.
- A robust governance framework (Board, Supervisory Committee, Vetting Committee) ensures accountability, transparency, and effective decision-making.
- Existing policy manuals support standardized and consistent operations.
- UCA's long history and credibility provide deep institutional knowledge and sector insight, offering a strong base for mentorship and strategic guidance.
- Ownership of its head office building, which generates rental income.
- A reform-driven leadership team focused on restoring UCA's reputation and credibility, enhancing stakeholder confidence.
- Diverse membership structure (secondary and tertiary cooperatives) and an all-inclusive legal mandate that extends beyond direct membership.
- Income sources include membership subscriptions, rental revenue, and sale of stationery.
- Strong partnerships, notably with Agriterra (secured for 5 years), alongside other institutional collaborations.
- Established accounting software and ownership of cash-generating assets.



Weaknesses

- Limited cooperative governance skills among members, constraining the pool of capable board representatives.
- Inadequate in-house training and capacity-building programs for both board and management.
- Limited regional footprint, reducing UCA's impact at grassroots level.
- Weak visibility and limited information-sharing about UCA's role within the sector.
- Incomplete management structure, lacking core functions such as HR, Audit, Marketing & Communications, and Procurement.
- Insufficient resources to fully deliver on core mandates: advocacy, advisory, arbitration, and resource mobilization.
- Weak member engagement and mobilization strategies, limiting recruitment, participation, and member ownership.
- Overreliance on external funding with inadequate sustainability strategies.
- Limited adoption of modern practices and technologies, including Environmental, Social, and Governance (ESG) frameworks.

Opportunities

- Strong stakeholder goodwill, including from government and key partners, presents valuable support for initiatives
- Favorable legal environment and endorsement of establishing a Cooperative Bank under UCA's guidance.
- Alignment with government financial inclusion programs (Emyooga, Parish Development Model) which can drive membership growth.
- International affiliations with bodies such as ICA (Africa and global) and ACCOSCA, enabling learning and collaboration.
- Potential for strategic partnerships with institutions in agricultural research, standards, technology, and enterprise development.
- Growth of fintech solutions, opening avenues for improved service delivery to members.

Threats

- Declining donor and partner funding.
- Slow uptake of digital solutions in the cooperative sector, limiting access to finance and markets.
- Overlapping regulators for Tier IV institutions, especially SACCOs, creating compliance challenges.
- Weak or inactive unions, reducing representation and sector vibrancy.
- Competition from members for the same funding sources.
- High cost of capital, limiting access to affordable financing.
- Low youth participation in cooperative programs, threatening long-term sustainability and innovation.
- External economic shocks (price volatility, climate change, and market disruptions) negatively affecting members' livelihoods.
- Limited public awareness and appreciation of the benefits of cooperatives.

2.9 Summary of Strategic Emerging Issues and Implications

2.9.1 Institutional (UCA) Level

Institutional Governance and Management: UCA's incomplete management structure (lacking HR, Audit, Marketing, and Procurement functions) weakens operational efficiency and accountability, implying that without strengthening institutional governance and staffing, UCA's credibility and service delivery will remain constrained.

Financial Sustainability: While UCA has rental income and membership subscriptions, it remains heavily reliant on external funding, implying that failure to diversify income streams (training, consultancy, asset optimization) could compromise sustainability and limit independence.

Member Engagement and Ownership: Inadequate member mobilization and engagement strategies reduce participation and ownership, implying that if UCA does not build stronger grassroots connections, members may disengage and the Alliance's legitimacy could erode.

Visibility and Public Awareness: Limited visibility and sector-wide information-sharing about UCA hinder its positioning as a thought leader, implying that without stronger branding and communication strategies, the institution risks being overshadowed by development partners or government programs.

Innovation and Modernization: UCA has been slow in adopting ESG frameworks and modern cooperative practices, implying that unless it accelerates innovation and embraces sustainability standards, it may lose relevance in the evolving cooperative and financial landscape.

Strategic Partnerships: While UCA has secured partnerships, over-reliance on a few partners poses risks, implying that diversifying alliances into climate finance, agribusiness, digital transformation and regional integration is essential to safeguard its long-term influence.

2.9.2 Cooperatives Level

01

National Cooperative Bank: The push to establish and capitalize the National Cooperative Bank is critical to expanding affordable cooperative financing, but delays or weak capitalization risk undermining sector confidence and growth.

02

Policy, Legal, and Governance Reforms: Advocacy for modernized cooperative by-laws and stronger compliance will enhance transparency and credibility, while failure to reform may perpetuate inefficiencies and poor governance.

03

Technology and Digital Transformation: Scaling up platforms like CRMIS and embracing fintech can modernize UCA's operations and widen outreach, but slow adoption risks marginalizing cooperatives in competitive markets.

04

Capacity Building and Human Capital: Broadened training for leaders, members, women, and youth can strengthen governance and inclusivity; while neglecting it may leave cooperatives with leadership gaps and reduced competitiveness.

05

Visibility, Market Access and Partnerships: Expanding UCA's visibility and international linkages can attract partners and open markets, but weak branding and outreach may diminish relevance in the development landscape.

06

Sustainability and Inclusivity: Targeted programs for women, youth, and marginalized groups, coupled with diversified revenue streams, can secure UCA's sustainability, while overdependence on external funding may expose it to financial shocks.

CHAPTER 3:
THE STRATEGIC DIRECTION

3.1 Our Organizational Philosophy

OUR VISION

A strong and vibrant apex organisation of prosperous cooperatives with empowered members.

OUR MISSION

To provide high quality advocacy, arbitration and other support services to cooperatives and their members on a sustainable basis.

OUR PURPOSE

To improve the quality of life of Ugandans by empowering cooperatives to create jobs, employment and drive a sustainable and inclusive economy.

Our Institutional Ethos

UCA's work is guided by values that reflect the spirit of cooperation while aligning with modern expectations of professionalism, inclusivity, and sustainability. These values define how the Alliance engages with members, partners and communities, and they serve as the foundation for achieving the Strategic Plan's vision, mission, and purpose. By living out these values, UCA ensures that cooperatives remain true to their principles while evolving as dynamic enterprises that deliver impact and transformation.

Member-Centricity: We exist to serve cooperators, ensuring that their needs, aspirations, and priorities guide every intervention. All programs and strategies are designed to deliver direct value to members and strengthen their enterprises.

Integrity & Accountability We uphold the highest standards of honesty, transparency, and ethical conduct. Decisions, resources, and actions are managed responsibly to build trust with members, partners, and stakeholders.

Excellence & &Innovation: We are committed to delivering professional, high-quality services, while embracing innovation to create solutions that keep cooperatives competitive in a changing economic and technological landscape.

Inclusiveness & Equity: We UCA promotes equal opportunities for all, ensuring gender balance, youth empowerment, and the meaningful participation of marginalized groups including persons with disabilities (PWDs) and refugees.

Sustainability & Resilience: We are integrating climate-smart practices, digital transformation and efficient resource use to ensure that cooperatives can withstand shocks and remain viable over the long term.

Collaboration & Solidarity: We believe in collective strength, working with cooperators, government, private sector, and development partners in the spirit of "Together We Are Stronger, Together We Transform." We are aware that partnerships and teamwork are the foundation of cooperative success.

3.2 Strategic Pillars, Focus Areas and Key Interventions

The overall goal, strategic objectives, and interventions of UCA's Strategic Plan (2025/26–2029/30) are informed by the Alliance's mandate, lessons from the previous plan, national development priorities, and cooperative principles. Together, they provide a framework for strengthening institutional capacity, growing membership, influencing policy, promoting education, and expanding access to finance.

Overall Goal: The overall goal of the Strategic Plan is to elevate and promote cooperatives as inclusive, competitive and sustainable enterprises that create jobs, expand financial inclusion and enhance value chain participation, thereby contributing to Uganda's socio-economic transformation in line with NDP IV and Vision 2040.

Strategic pillars, focus areas and key interventions

Table 6: Pillars, Strategic Objectives, Focus Areas and Key Interventions (2025/26–2029/30)

Pillar	Strategic Objective (SO)	Strategic Interventions
Pillar 1: Institutional Strengthening of UCA	SO 1.1: Enhanced efficiency of the organizational structure and Human Resources Framework.	Review and realign UCA organizational structure. Document, review, and update policy manuals. Establish performance management and accountability systems.
	SO 1.2: Capacity of Board and staff strengthened to execute their mandate.	1. Equip Board members with relevant skills. 2. Enhance management and staff performance. 3. Institutionalize regular leadership and governance training.
	SO 1.3: Resource mobilization strengthened.	1. Enhance internally generated revenue. 2. Establish external funding sources. 3. Strengthen partnerships (national & international). 4. Develop and implement a Resource Mobilization Strategy. 5. 5. Introduce income-generating services (consultancies, advisory, training, events).
	SO 1.4: Organizational resources and assets updated to reflect institutional worth and sustainability	1. Conduct a comprehensive assets audit and valuation. 2. Update and digitize the asset register. 3. Develop and implement an asset management and maintenance plan. 4. Identify opportunities for asset capitalization for revenue generation. 5. Leverage assets like the Cooperative House for visibility and branding.
Pillar 2: Cooperative Mobilization and Membership Growth	SO 2.1: Strengthened organizational effectiveness and outreach of the cooperative movement at secondary and tertiary levels.	1. Facilitate the formation of new unions in all sectors. 2. Strengthen leadership and institutional capacity of members. 3. Establish regional outreach programs for youth, women, PWDs, and refugees. 4. Develop cooperative profiling and data systems for evidence-based planning.

	SO 2.2: Innovative and inclusive products and services that meet evolving cooperative needs.	1. Develop innovative and inclusive cooperative products and services. 2. Mobilize resources for sector development. 3. Promote certification of members' products for local and international markets. 4. Facilitate trade fairs, exhibitions, and digital marketing platforms.
Pillar 3: Policy, Legal & Regulatory Framework	SO 3.1: Strong and inclusive coalitions established for policy and legal advocacy.	1. Engage stakeholders to strengthen cooperative regulatory framework. 2. Enhance collaboration with government on cooperative development. 3. Institutionalize cooperative representation in policy dialogue platforms (EAC, AU, ICA).
	SO 3.2: Strengthened Arbitration system in the Cooperative Sector.	1. Establish a sustainable Arbitration system. 2. Train mediators/arbitrators and create a certified database.
	SO 3.3: Enhanced capacity of cooperatives and Farmer Organizations (FOs) for advocacy.	1. Train cooperative and FO leaders in policy analysis, advocacy, negotiation, and communication. 2. Develop and share policy briefs, guidelines, and research findings. 3. Facilitate dialogue platforms, alliances, and exchange visits. 4. Establish a monitoring mechanism to track advocacy impact.
Pillar 4: Cooperative Education, Training & Information	SO 4.1: Cooperative education program initiated.	1. Develop and deliver cooperative skills training programs. 2. Conduct cooperative awareness campaigns. 3. Integrate health (HIV/AIDS, TB) and ESG community interventions. 4. Develop standardized curricula with academic institutions.
	SO 4.2: Strengthened information collection, management, and dissemination.	1. Establish a resource and training centre for cooperative information. 2. Develop an integrated information management system. 3. Publish annual "State of Cooperatives in Uganda" reports.
	SO 4.3: Stronger IT systems for knowledge sharing and service delivery.	1. Build ICT capacity of UCA staff and leaders. 2. Create a digital platform for information sharing, training, and communication. 3. Promote ICT adoption among members via training and demonstrations. 4. Leverage mobile and SMS platforms for rural cooperatives.

Pillar 5: Access to Affordable and appropriate Finance	SO 5.1: Cooperative Bank established.	1. Stakeholder engagement and consultations. 2. Collect and document information for establishment. 3. Build partnerships with investors for capital mobilization. 4. Engage Bank of Uganda and Ministry of Finance for licensing and regulatory approval.
	SO 5.2: Strengthened functionality of government community financing initiatives.	1. Build cooperative capacity on financial literacy and credit management. 2. Partner with government to streamline lending processes and develop cooperative-tailored loan products. 3. Monitor and evaluate cooperative uptake of PDM, Emyooga and ACF funds to ensure inclusivity and sustainability.

Table 7: Alignment of Strategic Pillars with Global Cooperative Strategies and SDGs

UCA Pillar (2025–2030)	Alignment with ICA Global Strategy & ICA Africa Priorities	Related SDGs
Pillar 1: Institutional Strengthening	Strong cooperative identity, governance and accountability	SDG 16 – Peace, Justice and Strong Institutions
Pillar 2: Cooperative Mobilization & Growth	Increased participation, membership growth, youth and women inclusion	SDG 5 – Gender Equality; SDG 8 – Decent Work & Economic Growth
Pillar 3: Policy, Legal and Regulatory Framework	Enabling legal environment and policy advocacy for cooperative development	SDG 17 – Partnerships for the Goals
Pillar 4: Education, Training & Information	Cooperative education (5th principle), knowledge management, innovation	SDG 4 – Quality Education; SDG 9 – Industry, Innovation and Infrastructure
Pillar 5: Access to Affordable and Appropriate Finance	Cooperative capital, financial inclusion, cooperative banking	SDG 1 – No Poverty; SDG 10 – Reduced Inequalities

3.3 Cross-Cutting Issues

In addition to the five strategic pillars, this Strategic Plan recognizes a set of cross-cutting issues that must be mainstreamed across all interventions to ensure that cooperative development is inclusive, resilient, and sustainable. These issues reflect both national priorities and global commitments, including the Sustainable Development Goals (SDGs) and the International Cooperative Alliance (ICA) principles. By embedding these dimensions into every pillar, UCA ensures that cooperatives are not only competitive businesses but also instruments of social transformation and community resilience.

Table 8: Cross-Cutting Issues Integrated Across All Strategic Pillars

Cross-Cutting Issue3	Strategic Focus	Application Across Pillars
Gender Equity	Promote women's leadership and full participation in cooperatives.	✓ Ensuring gender balance in governance structures cooperative education programs, financial access models, and policy advocacy.
Youth Empowerment	Position youth as innovators, entrepreneurs, and future cooperative leaders.	✓ Embedding youth in membership mobilization, training programs, digital transformation, and access to cooperative finance.
Climate Resilience & Environmental Sustainability	Integrate climate-smart practices and green finance into cooperative enterprises.	✓ Applied in agricultural value chains, energy cooperatives, access to green financing, and advocacy for climate-responsive policies.
Inclusion of Persons with Disabilities (PWDs)	Ensure accessibility and equal participation for PWDs in all cooperative activities.	✓ Reflected in education curricula, digital platforms, financial inclusion initiatives, and cooperative governance.
Refugee Inclusion	Use cooperatives as vehicles for refugee and host-community self-reliance.	✓ Incorporated into membership mobilization, training, and cooperative models for local economic integration.
Digital Transformation	Leverage ICT to modernize cooperative operations, services, and market access.	✓ ICT adoption embedded in UCA's institutional capacity, education programs, member data systems, and digital finance.
Good Governance and Accountability	Embed transparency, integrity, and participatory leadership in all operations.	✓ Strengthens UCA governance systems, cooperative compliance, policy advocacy, and institutional credibility.

3.4 Logical Framework for Implementing the UCA Strategic Plan 2025/26 – 2029/30

The logical framework for UCA's strategic plan provides a structured pathway linking the organization's overarching goal to specific objectives, activities, outputs and outcomes. This systematic approach ensures that all actions are aligned with strategic priorities, facilitates monitoring of progress, and enables adaptive management to effectively realize the organization's vision within the set timeframe.

Pillar 1: Institutional Strengthening

Table 9: Pillar 1: Institutional Strengthening

Strategic Objective	Strategy	Activities	Outputs	Indicators	Responsible	Timeframe
SO 1.1: Enhance efficiency of UCA organizational structure and HR framework	1.1.1 Review and realign UCA organizational structure	1. Conduct institutional review 2. Realign roles/ responsibilities 3. Update organogram	UCA structure reviewed and updated	Approved organogram	Secretariat (HR/Admin)	2025–2026
	1.1.2 Document, review and update policy manuals	1. Audit existing manuals 2. Revise and approve manuals 3. Disseminate and train staff 4. Review HR manual 5. Translate key manuals into local languages	Updated manuals in place	No. of manuals updated and in use	HR & Governance Units	2025–2026
SO 1.2: Strengthen governance capacity of Board and staff	1.2.1 Develop and implement Board training programmes	1. Leadership training workshops 2. Peer mentoring sessions 3. Board retreats 4. Induction for new Board members 5. Exchange visits 6. Continuous professional development	Skilled and effective Board	No. of Board trainings conducted	Governance Unit	2025–2030
	1.2.2 Implement staff professional development initiatives	1. Staff training plans 2. Scholarships/exchanges 3. Professional certification support 4. In-house training programmes 5.Coaching/mentoring schemes 6. Annual appraisals linked to training 7. Career progression framework	Skilled and motivated staff	% of staff trained annually	HR Dept	2025–2030
SO 1.3: Mobilize resources for financial sustainability	1.3.1 Expand membership contributions	1. Sensitize unions/coops on dues 2. Digitize dues collection 3. Enforce compliance mechanisms	Increased member contributions	Growth in membership income	Finance Dept.	2025–2030
	1.3.2 Develop partnerships and fundraising initiatives	1. Map potential partners 2. Negotiate MoUs 3. Implement joint projects 4. Design fundraising proposals 5. Mobilize donor support	UCA partnerships and donor projects	No. of MoUs signed; funds mobilized	Secretariat, Board	2025–2030
SO 1.4: Strengthen cooperative governance structures	1.4.1 Enhance compliance and accountability systems	1. Governance audits (new) 2. Train cooperative leaders on compliance 3. Introduce accountability scorecards	Improved cooperative governance	% of coops meeting standards	Governance & Legal Units	2026–2030

Table 10: Pillar 2: Membership and Sector Development

Strategic Objective	Strategy	Activities	Outputs	Indicators	Responsible	Timeframe
SO 2.1: Strengthen unions and cooperatives at all levels	2.1.1 Support cooperatives and unions	1. Provide technical backstopping 2. Conduct governance and management training 3. Facilitate linkages with markets 4. Support registration and compliance processes	Strengthened unions and ACEs	No. of unions supported annually	Membership Dept., Regional Coordinators	2025–2030
	2.1.2 Strengthen SACCOs and primary societies	1. Build financial management capacity 2. Conduct audits 3. Facilitate access to ICT systems 4. Provide legal support 5. Support product diversification	Stronger SACCOs and primaries	% SACCOs compliant; No. supported	Finance & Legal Units	2025–2030
	2.1.3 Enhance service delivery through digital solutions (added)	1. Roll out CRMIS 2. Support SACCO digitization 3. Develop cooperative e-commerce platforms 4. Train staff and members in ICT use	Digitally enabled cooperatives	% SACCOs using ICT platforms	ICT Unit	2025–2028
SO 2.2: Develop innovative and inclusive cooperative services	2.2.1 Design new cooperative products and services	1. Conduct needs assessments 2. Co-design with members 3. Pilot test new products 4. Roll out successful models 5. Quarterly agribusiness training (carried-over) 6. Develop at least 2 innovative services (carried-over)	New products/ services in place	No. of products piloted/ launched	Innovation & Membership Units	2025–2030
	2.2.2 Strengthen women and youth-focused services	1. Map youth and women skills/talents (carried-over) 2. Develop tailored financial products 3. Provide entrepreneurship training 4. Link youth/women to markets 5. Support women/youth coop formation	Increased women/youth participation	% youth and women members served	Gender & Youth Desk	2025–2030

Table 11: Pillar 3: Policy and Legal Advocacy

Strategic Objective	Strategy	Activities	Outputs	Indicators	Responsible	Timeframe
SO 3.1: Build broad-based coalitions for cooperative advocacy	3.1.1 Strengthen multi-stakeholder coalitions	1. Convene advocacy forums 2. Conduct policy dialogues 3. Build networks with CSOs, unions, and federations 4. Launch public awareness campaigns	Functional coalitions	No. of advocacy forums held; No. of coalitions formed	Policy & Advocacy Unit	2025–2030
	3.1.2 Strengthen cooperative voice in national policymaking (added)	1. Prepare and publish policy briefs 2. Engage parliamentary committees 3. Participate in national budget processes 4. Represent coops in sector working groups 5. Organize cooperative policy conferences	UCA recog-nized as lead coop policy voice	No. of policy briefs; Level of UCA participation in policymaking	Policy & Advocacy Unit	2025–2029
SO 3.2: Collaborate with government to improve the legal and policy environment	3.2.1 Establish and strengthen government partnerships	1. Negotiate MoUs with ministries 2. Implement joint programs 3. Advocate for inclusion of coops in government planning 4. Support cooperative-friendly policy frameworks	Stronger UCA–Gov't relations	No. of joint programs; No. of MoUs signed	Secretariat, Board	2026–2030
SO 3.3: Strengthen cooperative arbitration and dispute resolution systems	3.3.1 Establish a cooperative arbitration system	1. Conduct legal review of arbitration mechanisms 2. Draft arbitration framework 3. Set up arbitration centre 4. Recruit and train mediators 5. Conduct awareness workshops for members 6. Lobby policymakers to include UCA in dispute resolution (carried-over)	Arbitration system func-tional	No. of disputes resolved; Arbitration framework established	Legal Affairs & Governance Units	2025–2028

Table 12: Pillar 4: Education and Information Sharing

Strategic Objective	Strategy	Activities	Outputs	Indicators	Responsible	Time frame
SO 4.1: Strengthen cooperative education and training	4.1.1 Deliver cooperative training programmes	1. Develop training curricula 2. Organize member trainings 3. Facilitate exchange visits 4. Conduct annual cooperative conferences 5. Provide refresher trainings for managers and boards	Improved cooperative knowledge and skills	No. of trainings conducted annually	Training & Capacity Building Dept.	2025–2030
	4.1.2 Establish cooperative education centres	1. Identify and partner with training institutions 2. Develop cooperative training hubs in regions 3. Train trainers (ToTs). 4. Equip centres with learning materials	Regional training centres functional	No. of centres established; No. of ToTs trained	Training Dept., Regional Coordinators	2025–2030
	4.1.3 Integrate cooperative education into school curricula (added)	1. Engage MoES and NCDC on curriculum review 2. Develop modules for primary/secondary schools 3. Train teachers on cooperative education 4. Pilot cooperative clubs in schools 5. Monitor and scale-up school-based cooperative education	Cooperative education integrated in schools	No. of schools with cooperative clubs/curriculum	Training Dept., MoES, NCDC	2026–2030
SO 4.2: Strengthen cooperative information and communication systems	4.2.1 Develop UCA knowledge and information hub	1. Design and implement online knowledge hub 2. Regularly publish reports, newsletters, and bulletins 3. Document cooperative best practices 4. Maintain cooperative databases	Accessible and reliable knowledge hub	No. of publications per year; Hub usage stats	ICT & Research Units	2025–2030
	4.2.2 Promote cooperative branding and visibility	1. Develop UCA marketing materials (carried-over) 2. Run media campaigns (TV, radio, social media) 3. Establish e-commerce platform (carried-over) 4. Roll out integrated IMS (carried-over) 5. Organize annual cooperative week exhibitions	Stronger visibility of UCA and cooperatives	No. of campaigns conducted; No. of members reached	Communications Unit	2025–2030
SO 4.3: Promote cooperative research and knowledge management (added)	4.3.1 Strengthen research collaborations and dissemination	1. Collaborate with universities and research institutions (carried-over) 2. Establish a research and innovation fund 3. Develop a compendium of cooperative technologies (carried-over) 4. Organize annual research dissemination forums 5. Maintain cooperative research repository	Research-informed cooperative development	No. of research studies conducted and published	Research & Innovation Unit	2026–2030

Table 13: Pillar 5: Access to Finance

Strategic Objective	Strategy	Activities	Outputs	Indicators	Responsible	Timeframe
SO 5.1: Establish a Cooperative Bank	5.1.1 Undertake feasibility and licensing processes	1. Conduct feasibility study 2. Develop business plan 3. Apply for Bank of Uganda licensing 4. Mobilize initial capital contributions 5. Recruit core staff	Cooperative Bank feasibility & licensing completed	Feasibility report; License secured; Capital raised	Secretariat, Finance Unit, Board	2025–2026
	5.1.2 Operationalize Cooperative Bank	1. Develop banking systems and policies 2. Procure ICT banking platform 3. Roll out pilot operations 4. Scale up services nationwide	Cooperative Bank operational	Bank systems in place; No. of branches opened	Cooperative Bank Steering Committee	2026–2030
SO 5.2: Strengthen government-supported cooperative finance schemes	5.2.1 Support SACCOs to access affordable financing	1. Build SACCO capacity in loan management 2. Facilitate linkages to Microfinance Support Centre and other gov't schemes 3. Negotiate lower interest products for members 4. Monitor SACCO lending performance	Improved SACCO access to finance	No. of SACCOs linked; % of SACCO loans repaid	Finance & Membership Units	2026–2030
	5.2.2 Promote cooperative investment and capital mobilization	1. Train cooperatives in investment planning 2. Develop cooperative investment vehicles 3. Facilitate joint ventures and partnerships 4. Support cooperatives to mobilize member equity	Increased cooperative investments	Amount of cooperative capital mobilized; No. of ventures established	Finance Unit, Investment Desk	2026–2030

CHAPTER 4:
COSTING AND RESOURCE MOBILIZATION

The implementation of the Uganda Co-operative Alliance (UCA) Strategic Plan (2025/26–2029/30) requires predictable and sustainable resources to translate priorities into action. The costing framework provides estimates of the financial requirements for all strategic interventions, while the resource mobilization strategy outlines how these resources will be secured and sustained. The approach builds on lessons from the previous plan, recent financial performance, and alignment with national priorities such as NDP IV, Vision 2040 and government flagship programs including the Parish Development Model (PDM) and Emyooga.

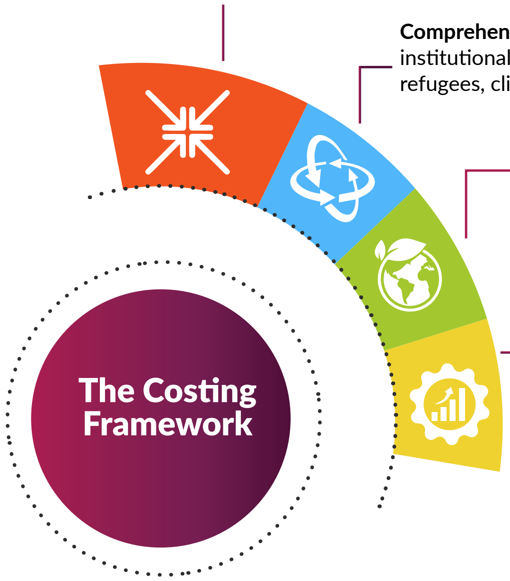
The costing framework is guided by the following principles:

Alignment: costs are directly linked to UCA's five strategic pillars and interventions.

Comprehensiveness: estimates cover direct programmatic costs, institutional support, and cross-cutting interventions gender, youth, PWDs, refugees, climate resilience and digitalization.

Sustainability: projections emphasize building UCA's internal revenue base while leveraging government, donor and PPP resources.

Efficiency: resource allocation prioritizes interventions with high impact, scalability, and contribution to socio-economic transformation.



4.2 Major Cost Drivers

The total financial requirement of the Strategic Plan is driven by seven key areas:

Institutional reforms: restructuring the Secretariat, strengthening governance, staff training and ICT systems.

Cooperative mobilization and outreach: expanding membership, profiling, and supporting sector cooperatives.

Policy and advocacy: legal reforms, arbitration systems, dialogues, and international representation.

Cooperative education and training: curriculum development, knowledge hubs, awareness campaigns, and digital learning platforms.

Access to finance: establishment of the Cooperative Bank, SACCO strengthening, and capital mobilization.

Asset development and maintenance: Cooperative House, land, and property investments for sustainability.

Cross-cutting issues – gender equity, youth empowerment, inclusion of PWDs and refugees, climate-smart programs and ESG integration.

4.3 Strategic Plan Budget

The estimated total cost of implementing the Strategic Plan (2025/26–2029/30) is UGX 95.5 billion, averaging UGX 19.1 billion per year. This is based on UCA's current financial baseline, including a UGX 3 billion annual government subvention, internally generated revenues, and development partner support with scaling up to accommodate the expanded scope of the Plan.

Table 14: Strategic Plan Costing Matrix (UGX Billion)

Strategic Pillar	Cost Area	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Pillar 1	Institutional Strengthening: Governance reforms & policy manuals	0.6	0.7	0.7	0.8	0.9	3.7
	Institutional Strengthening: Staff capacity building & training	0.8	0.9	1.0	1.1	1.2	5.0
	Institutional Strengthening: Systems development & digitalization	1.8	2.0	2.1	2.1	2.2	10.2
Subtotal Pillar 1		3.2	3.6	3.8	4.0	4.3	18.9
Pillar 2	Membership & Sector Development: Cooperative strengthening & training	1.3	1.4	1.5	1.6	1.7	7.5
	Membership & Sector Development: Digital solutions & innovation	0.9	1.0	1.1	1.2	1.2	5.4
	Membership & Sector Development: Youth & women programs	0.6	0.8	1.0	1.0	1.1	4.5
Subtotal Pillar 2		2.8	3.2	3.6	3.8	4.0	17.4
Pillar 3	Policy & Legal Advocacy – Policy briefs & advocacy campaigns	1.2	1.3	1.4	1.5	1.6	7.0
	Policy & Legal Advocacy – Arbitration system & legal services	1.3	1.5	1.6	1.7	1.9	8.0
Subtotal Pillar 3		2.5	2.8	3.0	3.2	3.5	15.0
Pillar 4	Education & Information Sharing: Cooperative training & curricula	1.6	1.7	1.8	2.0	2.1	9.2
	Education & Information Sharing: Knowledge hub, IMS & marketing	1.4	1.7	1.8	1.9	2.1	8.9
Subtotal Pillar 4		3.0	3.4	3.6	3.9	4.2	18.1

Pillar 5	Access to Finance: Cooperative Bank establishment	1.8	2.0	2.2	2.3	2.5	10.8
	Access to Finance: SACCO financing & linkages	1.3	1.5	1.7	1.7	1.8	8.0
	Access to Finance: Cooperative Investment Mobilization	0.9	1.0	1.1	1.2	1.2	5.4
Subtotal Pillar 5		4.0	4.5	5.0	5.2	5.5	24.2
Cross-Cutting / Support	Programme management & M&E	0.2	0.3	0.3	0.3	0.3	1.4
	Administration & Overheads (fixed costs)	0.2	0.2	0.3	0.3	0.4	1.4
	Capital Expenditures (ICT, office upgrades, vehicles)	0.1	0.2	0.2	0.3	0.3	1.1
Subtotal Cross-Cutting		0.5	0.7	0.8	0.9	1.0	3.9
TOTAL (UGX Billion)		16.0	18.2	19.8	21.0	22.5	97.5

Note: Figures are indicative estimates developed from UCA's current resource envelope and projected growth needs. They will be refined during annual work planning and budgeting cycles.

The costing framework shows that the most resource-intensive areas over the five-year period are Access to Finance **(UGX 24.2 billion)** and Institutional Strengthening **(UGX 18.9 billion).** These reflect UCA's priorities of establishing a Cooperative Bank, expanding SACCO capacity, and reforming Secretariat systems to deliver services efficiently. Significant investments are also allocated to Cooperative Education and Information **(UGX 18.1 billion),** which underpins professionalization, digital transformation, and knowledge-driven growth.

While Membership Mobilization **(UGX 17.4 billion)** and Policy Advocacy **(UGX 15.0 billion)** require comparatively fewer resources, they remain critical enablers for ensuring that cooperatives have both the numbers and the policy space to thrive. Cross-cutting and support costs (UGX 3.9 billion) are modest but essential for sustaining programme management, M&E, and administrative efficiency.

Overall, the budget reflects a balance between investing in institutional capacity, empowering members, securing an enabling environment, building knowledge systems and unlocking finance; each pillar reinforcing the others to deliver the Strategic Plan's goal of repositioning cooperatives as inclusive, competitive and sustainable enterprises.

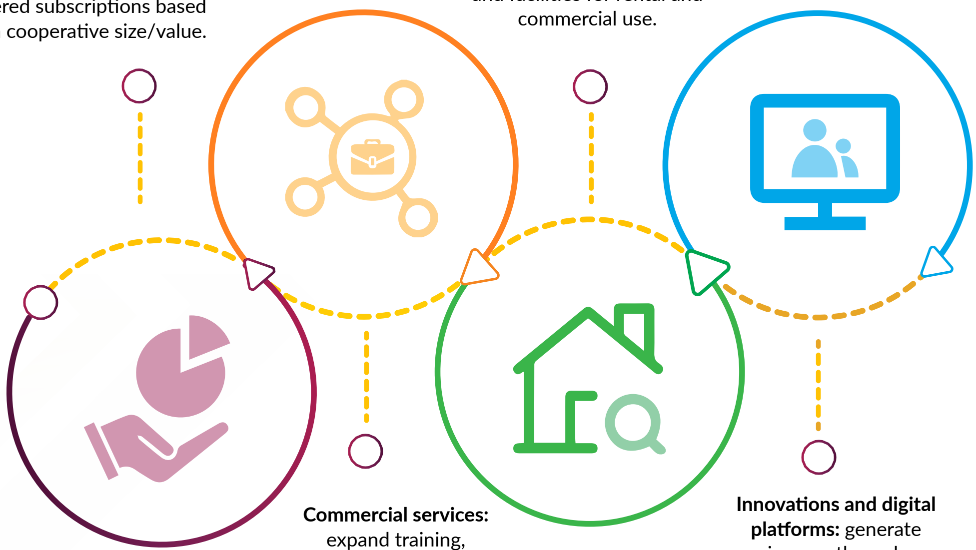
4.4 Resource Mobilization Strategy

The resource mobilization strategy is anchored in diversification, sustainability and partnership. UCA will combine internal revenue generation with external partnerships to finance the Strategic plan.

4.4.1 Internal Resource Mobilization

Membership contributions: strengthen compliance and introduce tiered subscriptions based on cooperative size/value.

Property and asset capitalization: optimize Cooperative House, land and facilities for rental and commercial use.



Commercial services: expand training, consultancy, advisory, arbitration and certification services.

Innovations and digital platforms: generate income through cooperative MIS, digital hubs and service fees.

4.4.2 External Resource Mobilization

Government subvention: secure continuation and gradual increase of the annual **UGX 3 billion** allocation.

Development partners: deepen partnerships with ICA, ICA-Africa, Agriterra, ILO, FAO, IFAD, GIZ, EU and others.

Public-Private Partnerships (PPPs): co-invest in cooperative banking, processing, product certification, ICT systems and marketing platforms.

Flagship program financing: align with PDM, Emyooga, Agro-Industrialization, and UDB/MSC/ACF financing windows.

Donor-funded projects: target funding for youth, gender, refugees, PWDs and climate change programs.

Impact investment: leverage blended finance and cooperative investment pools to scale cooperative enterprises.

4.5 Implications for Strategic Plan Financing

Financing the Strategic Plan requires a balanced approach that combines internal resource generation with external support from government, development partners, and the private sector. UCA must therefore strengthen its financial sustainability while aligning with national priorities and cooperative principles. To successfully finance the Plan, UCA will ensure:

Diversification: reducing dependence on government and donor funds by strengthening internal revenue streams.

Efficiency: improving financial management, reporting, and accountability to build partner confidence.

Partnerships: leveraging government, private sector, and international cooperative partners to broaden the financing base.

Sustainability: ensuring that investments in education, ICT, and the Cooperative Bank generate long-term returns.

The resource mobilization framework therefore positions UCA not only as a policy voice and service provider, but also as a business-minded institution capable of sustaining its operations while delivering inclusive and sustainable cooperative transformation in Uganda.

CHAPTER 5:

RISK MANAGEMENT FRAMEWORK

5.1 Purpose of the Risk Management Framework

UCA operates in a dynamic environment influenced by regulatory reforms, financial market shifts, climate risks, technological disruptions and socio-political changes. To effectively implement its Strategic Plan (2025/26–2029/30), UCA must proactively anticipate, monitor and mitigate risks that could hinder the achievement of its goals.

The Risk Management Framework provides a structured approach for identifying, assessing, and addressing risks across all strategic pillars. It ensures resilience, continuity, and accountability, drawing on lessons from the previous plan, stakeholder consultations and international cooperative standards. The framework also integrates cross-cutting issues.

5.2 Objectives of the Risk Management Framework

01 To ensure risks are systematically identified and managed across UCA's operations and strategic interventions.

02 To strengthen institutional resilience and safeguard UCA's assets, finances, reputation, and membership.

03 To promote proactive, data-driven decision-making aligned with NDP IV, Vision 2040, and ICA/SDG frameworks.

04 To embed risk awareness and management culture at all levels of governance, management, and membership.

5.3 Risk Categories

UCA's risk environment has been grouped into nine categories that reflect the major internal and external factors likely to affect implementation of the Strategic Plan. These categories provide a structured lens for assessing vulnerabilities, impacts, and mitigation measures across governance, finance, operations, membership, and external dynamics. UCA's risk environment has been grouped into the following categories:

- **Environmental and Climate Risks** – floods, droughts, and climate shocks undermining cooperative productivity.
- **Social and Inclusivity Risks** – exclusion of youth, women, PWDs, and refugees, and low cooperative participation.
- **Market and Value Chain Risks** – poor integration into value chains, price fluctuations, and competition from private actors.
- **Operational and Technological Risks** – limited ICT adoption, weak M&E systems, cyber threats, and inadequate information flow.
- **Policy, Legal, and Regulatory Risks** – fragmented regulation (especially SACCOs), slow legal reforms, and political interference.
- **Membership and Sectoral Risks** – low retention, regional imbalances, weak unions, and inactive cooperatives.
- **Financial Risks** – reliance on external grants, low member contributions, weak asset management, and delayed establishment of the Cooperative Bank.
- **Governance and Institutional Risks** – weaknesses in leadership, policy, systems, and staff capacity.
- **Reputational Risks** – negative perceptions of cooperatives, poor service delivery, or governance scandals.

5.4 Risk Assessment and Mitigation Matrix

Effective implementation of the Strategic Plan requires a clear understanding of potential risks and the measures needed to address them. The Risk Assessment and Mitigation Matrix provides a structured view of key risks facing UCA, their potential impact, and the strategies for mitigation. It also identifies responsible organs to ensure accountability and timely response.

Table 15: UCA Strategic Risk Assessment And Mitigation Matrix

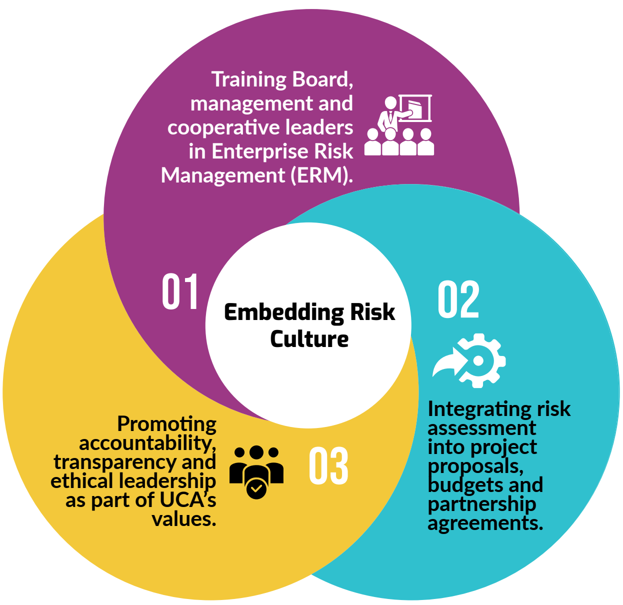
Risk Category	Key Risks	Potential Impact	Mitigation Measures	Responsible Organs
Governance & Institutional	✓ Weak Secretariat restructuring ✓ Board skill gaps	Poor oversight and delivery	✓ Strengthen HR & governance systems ✓ Board/Staff training	UCA Board, Secretariat
Financial	✓ Dependence on grants ✓ Low subscriptions	✓ Financial instability ✓ Program collapse	✓ Diversify income sources ✓ Operationalize Cooperative Bank ✓ Asset capitalization	Finance Committee, Secretariat
Membership & Sectoral	✓ Low retention ✓ Inactive cooperatives	Weak voice, reduced relevance	✓ Regional outreach ✓ Member profiling ✓ Tailored retention incentives	Membership Dept., Regional Offices
Policy & Legal	Delays in reforms; fragmented SACCO regulation	Weak enabling environment	✓ Continuous advocacy ✓ Build legal coalitions ✓ Engage Parliament & regulators	Policy & Advocacy Unit
Operational & Technological	✓ Weak ICT, cyber risks ✓ Poor M&E	Data loss, inefficiency	✓ Establish robust IMS ✓ Digital literacy training ✓ Cybersecurity measures	ICT Unit, M&E Dept.
Market & Value Chain	✓ Price shocks ✓ Private competition	Loss of income, member withdrawal	✓ Value chain integration ✓ Market linkages ✓ Certification of products	Cooperative Dev. Dept., Partners
Social & Inclusivity	Marginalization of youth, women, PWDs, refugees	✓ Loss of sustainability ✓ Inequity	✓ Design inclusive programs ✓ Leadership quotas ✓ Targeted financing	Gender & Inclusivity Desk
Environmental & Climate	Floods, droughts, climate shocks	Production & income losses	✓ Promote climate-smart practices ✓ Link cooperatives to climate finance	Environment Unit, Partners
Reputational	✓ Negative public perception ✓ Governance scandals	Loss of trust & support	✓ Strong communication strategy ✓ Uphold integrity & accountability	Board, Comms Unit

5.5 Risk Monitoring and Reporting Mechanism

5.6 Embedding Risk Culture

For UCA to effectively implement this framework, risk management must go beyond systems and tools to become part of the organization's culture. Embedding a strong risk culture will ensure that governance organs, management, staff and members proactively identify and address risks in their day-to-day activities. This approach enhances accountability, strengthens decision-making, and builds resilience across the cooperative movement. Risk management will be mainstreamed into all UCA operations by:

A detailed Risk Matrix and Register is provided in Annex 1 as a living document for regular updates, guiding the Board and Secretariat in timely risk response and effective oversight.



CHAPTER 6:

MONITORING, EVALUATION AND LEARNING (MEL) FRAMEWORK

6.1 Introduction

To ensure effective delivery of the Strategic Plan (2025/26–2029/30), the Uganda Co-operative Alliance (UCA) has established a Monitoring, Evaluation and Learning (MEL) Framework. The MEL system provides the mechanism for performance tracking, accountability, learning and adaptive management. It ensures that strategic objectives are translated into measurable outcomes, results are monitored systematically, and lessons inform continuous improvement.

The framework aligns with NDP IV, Vision 2040, the ICA principles and global commitments such as the SDGs. It will guide UCA in strengthening institutional effectiveness, enhancing cooperative competitiveness and ensuring that all interventions are inclusive and sustainable.

6.2 Guiding Principles of the MEL Framework

The MEL framework is anchored on five interrelated principles:

Learning and Adaptive Management: MEL captures lessons and informs course corrections to remain relevant

Stakeholder Engagement: Members, partners and government stakeholders are engaged in reviews and evaluations.

Results-Based Monitoring: Tracking progress against objectives, outcomes, outputs and indicators in the Results Framework.

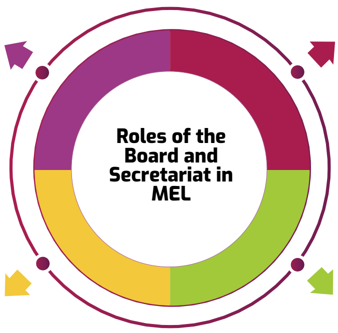
Regular Data Collection and Reporting: Departments and units collect data on indicators and report quarterly to management and the Board.

Integration with Risk Management: MEL links to the Risk Register (Annex 1) to ensure risks are identified and addressed early.

6.3 Roles of the Board and Secretariat in MEL

The Secretariat is responsible for data collection, analysis, and preparation of quarterly and annual reports, using a centralized MEL system.

The Board ensures oversight, alignment of performance with strategy and approval of corrective actions.



Members and Partners validate performance and provide feedback in participatory reviews.

Committees and Units contribute sector-specific reporting and accountability.

6.4 Implementation of the MEL Framework

Data Collection and Analysis

- **Quantitative Data:** Surveys, financial records, and digital analytics.
- **Qualitative Data:** Case studies, focus groups, interviews.
- **Data Management:** Use of a digital MEL dashboard for real-time tracking.
- **Analysis:** Trend analysis and synthesis for evidence-based decision-making.

Learning and Adaptive Management

- Quarterly Reviews with management and stakeholders.
- Mid-Term Evaluation in Year 3 (2027).
- End-Term Evaluation in Year 5 (2029/30).
- Knowledge Sharing through case studies, reports, and learning forums.

Reporting and Communication

- Quarterly Progress Reports consolidated by the Secretariat.
- Biannual and Annual Reports presented to members, Board, and partners.
- Annual MEL Summary presented at the AGM.
- Digital Dashboard accessible to partners and members.

Responsibilities

- **Board & Management:** Strategic use of findings.
- **Program Teams:** Integration of MEL findings into planning.
- **Stakeholders:** Contribution of data and validation.

6.5 Integration of Cross-Cutting Issues

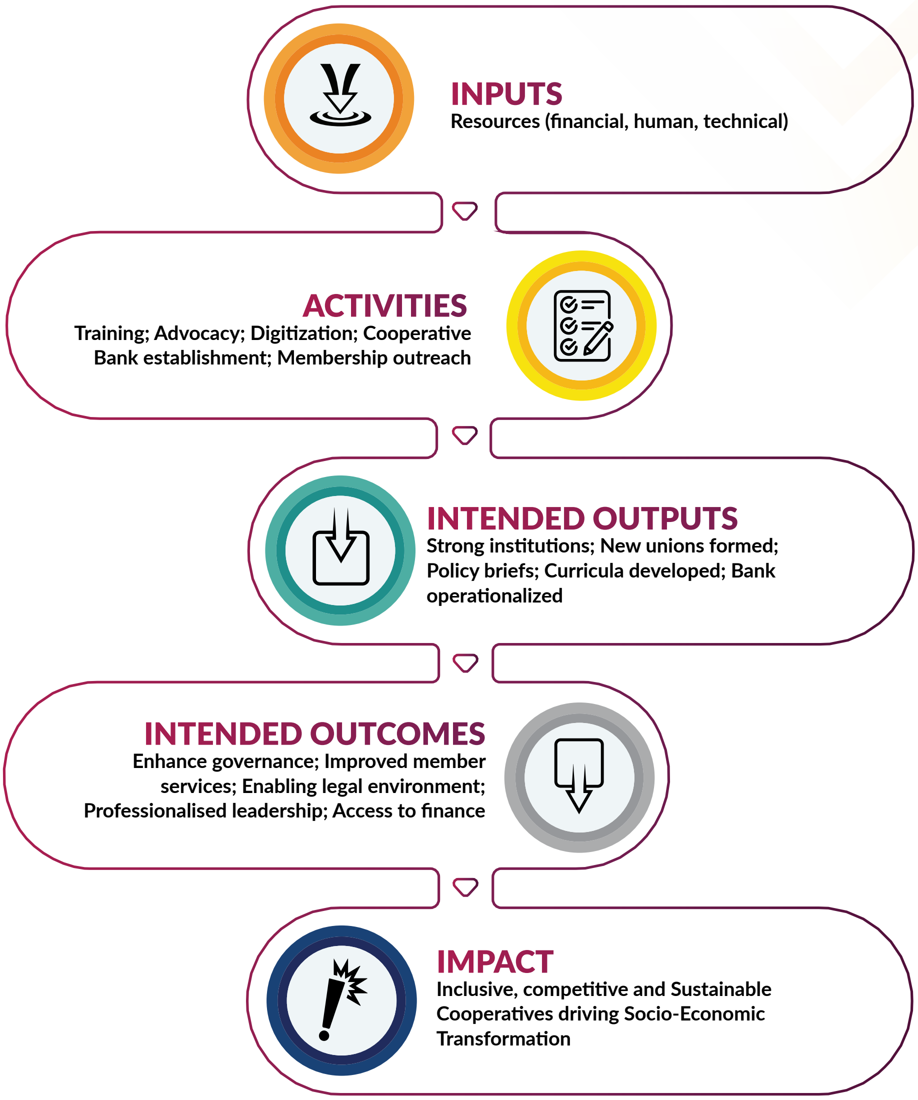
The MEL framework will consistently track cross-cutting issues such as gender, youth, inclusivity (PWDs and refugees), climate resilience, and digitalization. Data will be disaggregated to ensure equity, while evaluation reports will explicitly address inclusivity and sustainability outcomes.

6.6 Theory of Change (ToC)

The Theory of Change (Figure 2) illustrates how UCA's interventions under the Strategic Plan will lead to desired outcomes and impact. It maps the pathway from inputs and activities to outputs, outcomes, and long-term goals.

If UCA strengthens its institutional capacity, grows membership, influences policy and legal frameworks, professionalizes cooperative education and expands access to affordable finance while embedding inclusivity, climate-smart approaches and digital innovation then cooperatives will become competitive and sustainable enterprises. This will result in improved livelihoods, financial inclusion, job creation and social transformation, thereby contributing to Uganda's socio-economic goals under NDP IV and Vision 2040.

Figure 2: Theory of Change Pathway



The Theory of Change (ToC) illustrates how UCA's work translates resources into meaningful socio-economic transformation for the cooperative movement. It begins with mobilizing financial, human, and technical resources, supported by partnerships with government, development partners, academia and the private sector, underpinned by enabling policies. This stage assumes that adequate resources will be secured, staff capacity retained and partnerships sustained, though risks such as resource gaps, staff turnover, or waning partner commitment could pose challenges.

With these inputs, UCA implements activities such as training and capacity building, advocacy, digitization, establishment of the Cooperative Bank and membership outreach. These are intended to strengthen institutions and expand services, provided members engage actively, government support continues and policymakers remain receptive. Risks at this level include limited participation, resistance to digital adoption and delays in bank operationalization.

From these interventions, tangible outputs are expected that is; stronger institutions, new unions, policy briefs, cooperative curricula and an operational Cooperative Bank. Their effectiveness depends on adoption by stakeholders, with risks including weak uptake of training, fragile new unions or operational challenges at the bank.

Applied effectively, these outputs lead to medium-term outcomes such as enhanced cooperative governance, improved member services, a supportive legal framework, professionalized leadership, and greater access to finance. These outcomes rely on sustained governance reforms and favourable policies, but could be undermined by resistance from entrenched leaders, policy reversals or economic shocks.

Ultimately, the pathway aims at long-term impact: inclusive, competitive and sustainable cooperatives that contribute to Uganda's socio-economic transformation in line with Vision 2040, NDP IV, Agenda 2063 and the SDGs. Realizing this ambition depends on political stability, economic resilience and continued prioritization of cooperatives, while risks such as political instability, climate shocks or declining member confidence remain.

This pathway demonstrates how UCA channels resources and partnerships into measurable results that build systemic change, while underscoring the importance of anticipating and managing risks to maintain momentum.

6.7 Results Framework (Log frame)

The MEL Framework provides UCA with a structured approach to monitor progress, evaluate results, and adapt strategies. By linking performance monitoring to risk management and learning, UCA ensures that cooperatives remain accountable, innovative, and transformative. A detailed Results Framework (logframe) is provided in Annex 2, serving as the operational tool for tracking indicators, baselines, targets, and responsibilities throughout implementation.

ANNEXES

Annex 1: UCA Risk Register & Monitoring Framework (2025–2030)

Risk	Likelihood	Impact	Risk Owner	Key Risk Indicators (KRIs)	Triggers	RAG Status	Mitigation Actions	Review Frequency	Reporting to Board
Decline in member subscriptions	Medium	High	Membership Dept.	% of members renewing annually	Renewals <70%	Amber	Membership drives, incentives, digital payment platforms	Quarterly	Q1, Q2, Q3, Q4
Inadequate donor funding	High	High	Resource Mobilization Unit	% of budget gap covered by donor funds	Funding gap >30%	Red	Resource Mobilization Strategy, donor engagement, diversify funding base	Quarterly	Q1, Q2, Q3, Q4
Weak governance & leadership capacity	Medium	Medium	Board Secretariat	% of Board members trained	<80% trained	Amber	Annual Board trainings, peer learning, governance clinics	Semi-Annual	Mid-Year & Annual
ICT system failure / cyber risk	Low	High	ICT Unit	% downtime per quarter	Downtime >10%	Green	ICT upgrades, backups, cybersecurity protocols	Quarterly	Q1, Q2, Q3, Q4
Policy & legal changes unfavorable to cooperatives	Medium	High	Policy & Advocacy Unit	No. of adverse legal/ policy changes tracked	≥2 adverse policies per year	Amber	Advocacy, lobbying, alliances with Parliament/MDAs	Quarterly	Q1, Q2, Q3, Q4
Cooperative Bank establishment delays	Medium	High	Finance Dept. / Bank Steering Committee	Progress vs. milestones (feasibility, licensing, capital raised)	Missed milestone >6 months	Red	Engage stakeholders, fundraising, regulatory follow-ups	Quarterly	Q1, Q2, Q3, Q4
Low adoption of ICT by members	Medium	Medium	ICT & Training Units	% of cooperatives using MIS/ICT tools	<40% adoption	Amber	ICT sensitization, digital literacy, partnerships with fintechs	Quarterly	Q1, Q2, Q3, Q4
Reputational risk (mismanagement/ scandals)	Low	High	UCA Secretariat / Board	No. of negative media reports	≥2 per year	Red	Strengthen communication, integrity policies, external audits	Quarterly	Q1, Q2, Q3, Q4

Environmental & climate shocks (droughts, floods)	High	High	Environment & Climate Desk	No. of climate events affecting production	≥2 major events per year	Red	Climate-smart practices, insurance, link to climate finance	Quarterly	Q1, Q2, Q3, Q4
Social & inclusivity risks (youth, women, PWDs, refugees left out)	Medium	High	Gender & Inclusivity Desk	% of projects mainstreaming inclusivity	<60% inclusive programs	Amber	Inclusive project design, quotas, targeted financing schemes	Quarterly	Q1, Q2, Q3, Q4
Market & value chain risks (price shocks, competition)	High	Medium	Cooperative Development Dept.	Variability of commodity prices	>20% price fluctuation in a year	Amber	Value chain integration, certification, market linkages	Quarterly	Q1, Q2, Q3, Q4
Asset mismanagement or loss (property, vehicles, land)	Low	Medium	Finance & Administration Dept.	% of assets verified annually	Assets not audited in >12 months	Amber	Asset audits, updated register, capitalization strategy	Annual	Annual

Results Framework (Logframe) for UCA Strategic Plan (2025/26–2029/30)

Strategic Pillar	Strategic Objective (SO)	Expected Outcomes	Key Outputs	Indicators (KPIs)	Baseline (2024/25)	Targets (2029/30)	Means of Verification	Responsible Entity
Pillar 1: Institutional Strength-ening	SO 1.1: Enhance efficiency of UCA's governance and management systems	Strong, accountable and efficient apex body	- Revised governance framework - Updated HR manuals - Digitized systems	- % of governance policies updated - % of staff with annual performance appraisals - % of Secretariat processes digitized	Policies outdated; No digital IMS	100% policies updated; 90% digitization	Annual reports; HR audit; IMS data	UCA Board & Secretariat
	SO 1.2: Strengthen staff & Board capacity	Skilled and effec-tive leadership and management	- Training programs - Leadership coaching	- % Board members trained annually - Staff satisfaction index	<50% trained	100% Board trained; Staff satisfaction >75%	Training reports; HR records	Secretariat, Board
Pillar 2: Membership Growth & Retention	SO 2.1: Expand and strengthen membership base	Vibrant and representative membership	- New unions/ federations registered - Regional outreach programs	- # of new unions/ federations registered - % membership retention rate	600 members; retention ~65%	800 members; retention ≥85%	Membership database; AGM reports	Membership Dept., Regional Desks
	SO 2.2: Deliver tailored services for members	Improved satisfaction and loyalty	- Incentive packages - Cooperative profiling	- % members accessing tailored services - # of trade fairs/ exhibitions	Limited service variety	≥70% members benefit; ≥10 fairs held	Member surveys; Ser-vice delivery reports	Membership Dept.
Pillar 3: Policy, Legal & Regulatory Advocacy	SO 3.1: Influence cooperative-friendly policies	Enabling legal & policy environment	- Policy briefs - Advocacy campaigns	- # of policies influenced - % SACCOs complying with reforms	Ad-hoc advo-cacy	5 key policies influenced; 90% compliance	Hansards; Policy briefs; Gov't reports	Policy & Advocacy Unit
	SO 3.2: Strengthen arbitration system	Efficient conflict resolution	- Arbitration mechanisms established	- # of disputes resolved through UCA arbitration	Weak system	≥80% disputes resolved	Arbitration reports	Legal/ Advocacy Unit
Pillar 4: Education, Training & Information	SO 4.1: Professionalize cooperative leadership	Skilled leaders & managers	- Curricula de-veloped - Train-ing programs delivered	- # of leaders trained - # of cooperative education modules developed	Ad-hoc train-ings	5 curricula; ≥3,000 leaders trained	Training reports; Academic MoUs	Education Unit, MUBS, MoCU
	SO 4.2: Strengthen knowledge management & ICT	Accessible cooperative data & knowledge	- IMS established - Knowledge hub created	- % of cooperatives using IMS - # of publications/ research disseminated	No IMS	≥60% adoption; ≥20 publications	IMS reports; Knowledge hub records	ICT & Research Units
Pillar 5: Access to Affordable Finance	SO 5.1: Establish Cooperative Bank	Dedicated cooperative financing institution	- Licensing secured - Capital mobilized	- Cooperative Bank established (Y/N) - Capital mobilized (UGX bn)	Bank not operational	Bank operational; ≥UGX 150bn capitalized	BoU license; Bank reports	Finance Committee
	SO 5.2: Strengthen SACCOs & access to finance	Expanded cooperative financial inclusion	- Capacity-building programs - Financing linkages	- % SACCOs meeting prudential standards - # of members accessing loans	~40% com-pliant	≥80% com-pliance; Loan access doubled	SACCO au-dits; Reports	Finance & SACCO Unit
Cross-Cutting	Gender, Youth, Climate, Digital, PWDs, Refugees	Inclusive & sus-tainable coopera-tive development	- Inclusive programs - Climate-smart initiatives	- % of projects mainstreaming cross-cutting issues - # of youth/ women/PWDs reached	Limited mainstreaming	≥80% programs mainstreamed; ≥50% women/youth participation	Project reports; MEL dashboard	All Units

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