



STRIDE DEVELOPMENT COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

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Dear Members,

Re: End of year 2025 and New year 2026 message.

I want to take this time to thank God/ Allah for taking us successfully throughout 2025 and blessing us with life to witness the start of 2026 and pray everybody reading this message sails to 2027. May his name be glorified.

Allow me highlight a few things to enable our membership appreciate our growth signals and assess if the Sacco on the right track. This helps you to identify any deviations and give timely advice. You may not know if you got lost if you don't know where you are going. It's my obligation to set direction and let it be known. That is the Stride Development Sacco you belong to and your voice will always be heard. Your obligation is to wholeheartedly support us by saving all your money with Stride development Sacco, take loans and promptly them back and life won't remain the same again.

I thank everybody who has made it possible to enable Stride Development Sacco post impressive results for the year 2025. As earlier forecasted, 2025 has opened windows and doors for the Sacco seeing marvelous things happen. 2025 has seen us emerge as a model Sacco in the region even though we may not be the biggest in this region. Many good things have been realized including construction of the garden apartment ground floor now at 90% to completion (Building behind the Sacco offices), purchased a ford ranger double cabin pickup, established 2 Sacco branches (Rwimi & Bwera) all doing very well, improved the emergency section of our clinic and the clinic's bed capacity increased to 12 beds from 7, making loan disbursements in excess 3 billion without any external borrowing, conducted several outreach engagements through our **Member Economic Empowerment Program (MEEP)**, maintained a strong team stretching from the Sacco to the clinic, registered tremendous progress in our mass member mobilization campaign seeing our membership grow by over 2,300 to mention but a few. We believe we are on the right truck to have our membership hit 100,000 by the end of 2033.

The year 2026 is anticipated to be our year again with brains being put together to ensure we lead in whatever we do or start. 2026 is a loaded year where we believe every member will keep shining and celebrating the decision he/ she made by joining the mighty Stride Development Sacco. The ground floor of our garden apartment

building will be completed by the end of January, 2026 and will accommodate the female medical ward for our clinic. Our healthcare services will greatly be revamped with a projected investment above Uganda shillings 200 million covering the diagnostics department with modern equipment and establishing the Stride Development Sacco Ambulance services, equip the female medical ward with modern facilities to give our mamas the best high quality affordable healthcare services. We will introduce the contributory specialized medical treatment fund where members will start supporting members referred for specialized medical care and the bills exceed Uganda shillings 10 million at the referral medical facility, here we hope to be contributing 5 million for the start. We will also start medical clinics at all our branches by the end of April, 2026. Your health as a member of Stride Sacco remains our top priority.

We also plan to extend our comprehensive services to Bundibugyo and Rubirizi after the branches started this year were able meet their operational costs within the second month of operation. We believe the new service centers won't be any different. This will ensure we serve you better wherever you are and bring onboard your family and friends in these new locations where our feasibility studies revealed huge business in the areas.

We also plan to revise the burial deductions downwards while increasing contributions to the members who lose their loved ones and those that die.

Recruit and retain human resources capable of taking the Sacco to another level. We believe that having talented staff remains key in having the Sacco we all desire to see. Things don't just happen; they are worked for and having the right talent in the right place remains central in achieving the desired results. I will always ensure the right talent is attracted to Stride Sacco while ensuring timely trainings are organized regularly. We will always remain the best and a point of reference.

Our community mobilization strategies will be enhanced with mobilizers incentives improved and ensure a focal mobilizer per area or subcounty is raised, made known to the members to facilitate information flow between the members and the Sacco. This will help us to be on the ground even when we are far and wide. We will continue paying mobilization airtime of 5,000 to every member introducing another member to Sacco.

Expanding our agency banking services coverage is also a top priority to us as a Sacco. We will continue approving new agents to areas that do not have and improve the service at agent points.

School fees collection platform. We already established partnership with Surepay Limited to facilitate school fees payment and already institutions have impressed it including Nyamwamba Seed SS, African Ark college of Management Sciences, Harvest Nursery & Primary School among others. Stride Development Sacco is developing

solutions to all your needs. We invite all the other schools to come onboard for all of us to grow together.

Our mobile banking services will also continue enabling those far away from the Sacco to save their money conveniently by dialing *274*95#, then enter our institution code 256256 and follow the prompts, the application uses airtime though. Close to one billion shillings has been collected through the mobile banking platform. The money received through the mobile banking platform is expected to more than triple in the coming year.

Like we always say, joining Stride Development Sacco is not an option but a necessity for everyone. I therefore encourage every member of Stride Sacco and the community at large to ensure your family and friends joins the Sacco. Being part of the Stride Sacco community will never be regrated.

Stride Development Sacco shaping the pathway to your desired destine

Happy and prosperous year 2026

A handwritten signature in blue ink, appearing to read 'Jofred Bwambale', with a long horizontal line extending to the left.

Jofred Bwambale

General Manager, Stride Development Sacco