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**RURAL-URBAN SAVING AND CREDIT**

**CO-OPERATIVE SOCIETY LTD**

**REG NO.92/2013**



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# BACKGROUND.

In recognition of the problems faced in accessing financial services from financial institutions such as banks and other money lending institutions due to rigidity, unfavorable terms and conditions set by these institutions particularly for the rural population and low-income groups such as women, small businesspersons, farmers and even working class and also in realization that people in South Sudan have poor saving habits particularly among the working class. The founding members of Rural-Urban SACCO LTD in a meeting held on **4th March 2013** resolved to establish Rural-Urban SACCO LTD to address the problems faced by people in rural and urban areas in accessing manageable credit facilities and to encourage savings habit among the people in rural and urban areas of South Sudan.

Rural – Urban Savings and Credit Cooperative Society Limited is a legal entity that was registered in 2013 by the Registrar of Cooperatives Societies under the Cooperative Act 2011 of South Sudan to provide financial services to its members in the Republic of South Sudan. It obtained its legal status on 4th/04/2013 when it was issued a certificate of registration bearing registration Number 92/2013. This legal status allows Rural – Urban Savings and Credit Cooperative Society Limited as a corporate body (legal entity) to mobilize member’s savings and provide credit facilities to its members. It also allows the society to apply, receive funding and grants from any source. The head office of Rural- Urban SACCO LTD was in Kajo-Keji County, CES located at Wudu trading Commercial Centre. However, due to the 2016 July crisis, it was shifted to Juba hence its new head office is now in Munuki town Block located at Suk Libya near Munuki Police station. Rural-Urban SACCO operate in three counties of Central Equatoria State as detailed below.

# Location:

Rural-Urban SACCO ltd has three branches as below;

1. **Juba branch**

Located in Munuki Suk Libya on the way to Munuki police station.

Tel 0922468629/0925789680/0921300516/

1. **Yei branch**

Located along Maridi road, next to Nyardene swamp before Yei day s.s road.

Tel 0921700760/0924837560

1. **Kajo-keji branch**

Located in Mere town on Juba high way

Tel 0929354521

Email contact: [Email.mansuktimon@gmail.com](mailto:Email.mansuktimon@gmail.com)

# VISION

‘‘To become the leading SACCO in the Republic of South Sudan by providing a diversity of quality products and services.’’

# Mission statement

‘‘To promote savings and extend affordable credit to its members and to create a self-reliant, economically empowered and poverty free society.’’

Objectives/Goals

* Offer savings and credit facilities to its members as well as other financial products as may be required by the members from time to time.
* Encourage and develop saving habit among its members to develop wide capital base for accessing external sources of funds at fair and reasonable interest rates as a result of enhanced bargaining power.
* Provide members with affordable credit facilities for the purpose of acquiring assets, paying school fees, funds for agriculture and business investment to enhanced development.
* To facilitate members to set up development or investment projects through continuous education and training program on the proper use of credit.
* Provide a fair return to members’ deposit.
* Maintain an efficient and transparent financial management system which is backed up by fully integrated information and communication.

**Core values**

* Honesty
* Integrity
* Transparency
* Cooperation
* Equality and equity
* Concern for the community in General

**Governance**

Rural-Urban SACCO ltd was established on 4th of April 2013 with Registration number **92/2013** by the Registrar of Cooperative Societies under the cooperative society act Ad 2011 of South Sudan to Provide Financial Services to its Members in the Republic of South Sudan.

Rural Urban SACCO is a Legal Entity Owned by Members who are Shareholders and Clients at the same time. The members Constitute the supreme Governing body exercising their powers through the Annual General Meeting (AGM)

Rural Urban SACCO is Managed by a Management committee consisting of Nine Members (Chairman, Vice Chairman, Secretary, Treasurer and other five Members) Elected by the members during the Annual General Meeting. It also has Supervisory committee who are elected by the members and are responsible for internal control of the SACCO.

**Products and services**

* Loans/credit facilities like commercial, school fees and college, agriculture, development, and asset acquisition
* Savings like personal and group, fixed deposits
* Money transfer services to all our branches
* Agency banking with cooperative bank of South Sudan and Equity bank

**Brief overview of history and growth**

The Rural-Urban Sacco ltd started operations in Kajo-keji county of Central Equatoria state in April with initial membership of 30 people by the end of 2013 the number of members rose to 246 and the number kept increasing for the first five years as shown in the table below.

Distribution of membership by gender and group over a period of seven years from 2013 - 2019

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Year | Males | Females | Group | Companies | Total |
| **2013** | 162 | 56 | 28 | 0 | 246 |
| **2014** | 198 | 80 | 13 | 0 | 291 |
| **2015** | 422 | 190 | 21 | 0 | 633 |
| **2016** | 710 | 326 | 53 | 0 | 1,089 |
| **2017** | 141 | 70 | 9 | 0 | 220 |
| **2018** | 225 | **117** | **6** | **3** | **351** |
| **2019** | **295** | **95** | **21** | **4** | **415** |
| Total | **2153** | **934** | **151** | **7** | **3,245** |

**Growth and expansion**

In the year 2015, the board members resolved to open a branch in juba, in 2015 to achieve the vision of rural-urban Sacco, we expanded our operations to Yei county, therefore, in June 2016, Yei office was opened, however, due to the wave of political insecurity in 2016, Yei office was closed in November 2016 and Kajo-Keji in February 2017. In 2018, Yei branch was reopened in august 2018 and kajokeji branch was reopened in February 2020 due to the relative peace in those two locations.

**Financial Highlights**

This section gives an overview of Rural-Urban SACCO LTD’s performance for the year 2017 on different indicators.

* 1. **Saving Mobilization**

|  |  |
| --- | --- |
| 1. **Year** | Amount in SSP |
| 2013 | 175,745 |
| 2014 | 1,385,378 |
| 2015 | 5,525,865 |
| 2016 | 41,367,685 |
| 2017 | 23,597,437 |
| **2018** | 47,899,016 |
| **2019** | 81,954,228 |

**Figure 1. Showing trend in Gross Saving portfolio over a period of seven years from 2013 - 2019**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | **Table 2: Distribution of loan portfolio by loan type over a period of six years from 2013 - 2019**   |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | Year |  | Loan type | | | | | |  |  |  | Total in SSP | | **Com** | **Dev** | **Agri** | **Sch. F** | **Salary** | **College** | **Spec. L** | **Staff loan** | **Mgt loan** | **Emmg** |  | | 2013 | 134,500 | 23,000 | 12,500 | 15,000 | **6,500** | **0** | **0** |  |  |  | **191,500** | | 2014 | 489,900 | 279,900 | 34,000 | 39,700 | 0 | 24,500 | **0** |  |  |  | **868,000** | | 2015 | 2,353,000 | 1,637,000 | 304,000 | 222,000 | **0** | 164,000 | **0** |  |  |  | **4,680,000** | | 2016 | 2,382,900 | 1,048,200 | 232,800 | 46,000 | **0** | 12,500 |  |  |  |  | **3,722,400** | | 2017 | 6,088,500 | 2,000,000 | 40,000 | 100,000 | **0** | **0** | 4,900,000 | **0** | **0** |  | **13,128,500** | | 2018 | **14,775,000** | **8,372,000** | **240,000** | **405,000** | **0** | **30,000** | **10,600,000** | **440,000** | **480,000** | **955,000** | **36,297,000** | | 2019 | **30,191,108** | **5,773,000** | **618,000** | **909,000** | **0** | **0** | **14,000,000** | **380,000** | **900,000** | **226,000** | **52,997,108** | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | | |  | |  | |  | |  | |  |
|  |  | | | | | | | | | | |  | | |  | | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  |
|  | NB:1. Development loan consist of boda-boda, asset loan and construction.  2. Com stand for commercial loans, Dev stands for development loan, Agri stands for agriculture loan, Sch. F stands for school. | | | | | | | | | | |  | | |  | | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  |
|  | Loans, Spc. Stands for special loan, Mgt stand for management loan, Emmg stands for emmergency loan. | | | | | | | | | | |  | | |  | | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  |
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**Client portfolio**

**Contracts awarded to Rural-Urban SACCO**

For the last five years, Rural-Urban Sacco ltd has been awarded contracts worth 185,911,300ssp equivalent of 774,630usd. As below.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **State** | **Number of girls paid** | **Amount per girl** | **Amount (SSP)** |
| **2015** | **CES** | **22,481** | **320** | **7,193,920** |
| **2016** | **CES** | **32,234** | **2,300** | **74,138,200** |
| **2016** | **EES** | **4,334** | **2,300** | **9,968,200** |
| **2017** | **CES** | **11,917** | **2,900** | **34,559,300** |
| **2017** | **WES** | **14,964** | **2,900** | **43,395,600** |

**ZOA South Sudan in May 2018**

**We Paid 3,000 beneficiaries in the following locations: Lainya and juba county.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **s/no** | **location** | **Number of beneficiaries** | **Amount per beneficiary (ssp)** | **Total paid(ssp)** |
| **01** | Kanjoro | 210 | 16,000 | 3,360,000 |
| **02** | Jezira | 390 | 16,000 | 6,240,000 |
| **03** | managaro | 700 | 16,000 | 11,200,000 |
| **04** | Mengele | 700 | 16,000 | 8,000,000 |
| **05** | Limbe | 500 | 16,000 | 8,000,000 |
| **06** | Katigiri | 700 | 16,000 | 11,200,000 |
|  | **Total** | **3,000** | **16,000** | **48,000,000** |

**Girls Education South Sudan (GESS 2) round one. May 2020**

As agents of cooperative bank of South Sudan, rural –urban Sacco ltd was subcontracted to pay girls in the counties of Yei, Lainya and Kajo-Keji counties as below.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **County** | **Number of girls** | **Number of schools** | **Number of Girls paid** | **Amount per girl (SSP)** | **Number of Girls unpaid** | **Amount (SSP)** |
| Kajo-keji | 2466 | 26 | 2407 | 3,300 | 59 | 7,943,100 |
| Lainya | 293 | 08 | 293 | 3,300 | 00 | 9,66,900 |
| Yei | 3583 | 39 | 3475 | 3,300 | 108 | 11,467,500 |
| **Total** | **6,342** | **73** | **6,175** | **3,300** | **167** | **20,377,500** |

**INDUSTRY RECOGNITION**

**Certification**

Rural-Urban savings and credit cooperative society ltd is a legal entity, registered and certified by the cooperative act 2011. Under registration number 92/2013. It has all legal documents such as operation license, clearance from CID, tin number.

**Awards**

In the year 2015, due to the performance of the Rural-Urban Sacco, the cooperative of south awarded Rural-Urban Sacco with contract to pay girls in Central Equatoria in the counties of Kajo-keji, Morobo, Yei, and Lainya. In the following year, 2016, Rural-Urban Sacco ltd was given the whole of greater Equatoria to the girls attending school.

**Media new recognition**

As a result of our outstanding performance and progress, good management as recognized by South Sudan microfinance initiative, Rural-Urban Sacco ltd was selected to represent South Sudan in the African union of SACCOS in Nairobi Kenya in the year 2015, 2016 and 2017 respectively.

**Testimonies**

Since its inception in 2013, several members, companies who took loans from Rural-urban SACCO ltd were able to testify to having change positively or grow as results of our service.

**Partnership**

Rural-Urban savings and credit cooperative society ltd has been in partnership with the cooperative bank of South Sudan. Rural-Urban Sacco ltd implemented cash in transit services on behalf of the cooperative of South Sudan since 2015. We are also an official agent bank of cooperative bank, serving their customers. Rural-urban Sacco ltd was also a member of Kajo-keji cooperative union. We were also in partnership with South Sudan microfinance initiative and had been submitting monthly reports to the then microfinance.

**List of directors and management team**

1. Chairman

Mr. Mansuk Moses Timon

Tel 0922468629

Email [mansuktimon@gmail.com](mailto:mansuktimon@gmail.com)

1. Vice chairman

Mr. Ondoga Geofrey Powu

Tel 0921300516/0913481781

Email [ondogageofrey@gmail.com](mailto:ondogageofrey@gmail.com)

1. Treasurer

Mr. Duku Emmanuel Henry

Tel 0917007692

email [dukuemma27@gmail.com](mailto:dukuemma27@gmail.com)

1. Chairman internal audit committee

Mr. Modi Emmanuel Abusai

Tel 0923198807

Email. [modiabusaik@gmail.com](mailto:modiabusaik@gmail.com)

1. Chairman investment committee

Mr. Anyik chaplain Mogga

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1. Chairman credit committee Yei

Sam Bala Moses

Tel 0921661582/09187091483

email

1. Chairman credit committee Juba

Mr. Jame Egibon Lubajo

Tel 0927080268

Email. [egibonj@gmail.com](mailto:egibonj@gmail.com)

1. General manager Juba based

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1. Branch manager Yei.

Mrs. Joy innocent Justo

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1. Branch manager Kajo-keji county

Mr. Kapere Charles Konyo

Tel 0923660621

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