MAKERERE UNIVERSITY

SAVING CULTURE, SOCIAL NETWORKING AND GROWTH OF SACCOS IN SELECTED DISTRICTS IN WEST NILE – UGANDA

BY

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PLAN A

MARCH, 2024

DECLARATION

I, Juru Suzan declare that this dissertation is my original work and that it has never been published, presented, and or submitted to any institution for any award.

Signature:..... Date:20th/3/2024

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APPROVAL

This is to certify that this dissertation has been prepared with our guidance as Makerere University supervisors and it is ready for submission.

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DEDICATION

In a special way I would like to dedicate this study to my family. Special thanks to my husband Jame David Kolok and my children Joshua Kolok Jame, Joel Loborong Jame and Jethro Mugenda Jame. Undoubtedly, your support has been amazing and quite motivating. I have always prayed for you and envoked God's grace upon you. Once again thank you.

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ABSTRACT

The study sought to establish the relationship between saving culture, social networking and growth of saccos in selected districts in West Nile – Uganda.The study adopted a cross-sectional and correlation quantitative design using a sample size of 226 SACCOs. The units of inquiry were the SACCO manager and SACCO finance manager translating into 452 respondents. The data was tested for reliability and validity, then analyzed using SPSS, and the results were presented based on the study objectives. The correlation coefficient analysis revealed positive relationship between savings culture and growth, and a positive relationship between social networking and growth of SACCOs . Further more, the multiple regression analysis shows that both savings culture and social networking explain 56.2% of the variations in the growth of SACCOs.

Therefore, management of the SACCOs in West Nile should ensure that they design programs that encourage their members to save, so as to increase the deposits with the SACCOs which lead to a better financial wellbeing of the SACCOs. In addition, SACCOs should also intensify their endeavours of improving the financial literacy of members. Lastly, there is need for the SACCO managers to come up with practices that foster social networking among the members of the SACCOs .

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Worldwide, cooperatives are considered as integral parts for creating opportunities to generate income and especially in the rural areas as part of Governments economic strategies (Finland survey report, 2018). This is because cooperatives are recognized and honored by the government in the aim of material and resources mobilization and therefore improving the livelihood of the members (Miranda, Chomorro and Rubia, 2013). In sub-Saharan Africa, the diverse cooperatives that have emerged and are experiencing significant growth include transport, real estate, handicrafts, small scale industries housing and construction (Alila &Obado, 2018). Residents and communities in the rural areas have diverted to SACCOs to help them pool resources together where some of the individuals entirely depends on SACCOs.

Mobilization of such resources is possible where social networks are used as a marketing tool to manage contact and interaction with their actual and potential customers (Miranda *et al.,* 2013). This sense of social cohesion is very strong in Uganda with up to 75% of Ugandans leaning on groups as a financial coping mechanism (Wakyiku and Adong, 2017). Moreover, social networks strengthen and encourage individuals to develop a savings culture that serves to meet the needs of unforeseen circumstances (Mori, 2018). Further, the growth of SACCOs is highly dependent of the social networking mechanisms employed, as this is an important tool to interact with consumers and manage reputation by understanding or influencing an individual (Miranda *et al.,* , 2013).

According to Deaton (2015), social networking mechanisms can induce an individual's savings culture and such mechanisms include marketing, providing incentives, facilitating

applications for new accounts, inviting feedback from the public, and engaging with existing and potential customers, for example, by receiving and responding to complaints, or providing loan pricing. Since this form of customer interaction tends to be informal and occurs in a less secure environment, it presents some unique challenges to the growth of SACCOs (Federal Financial Institutions Examination Council, 2013). Mori (2019) reports a positive significant relationship between social networking and individual savings culture. Deaton (2015) indicates that the variations in the saving behavior of individuals are explained by magnitude of social networking which eventually affects the growth of Saccos. Previous studies have explored institutionalized prudent savings culture and business growth (Rukundo, 2015), savings group in Uganda (Bagire and Namagembe, 2022), Sacco Growth and Member expectation (Anania and Gukiru, 2015). Further, majority of the studies have employed the growth and portfolio theory in understanding growth of Sacco, however, this does not adequately explain the role of saving culture and networking as significant predictors of growth. Hence, this study reasons that social capital theory argues that savings culture and social networking are crucial antecendents to the growth of SACCOs. It is evident therefore that the interplay of Saving culture, social networking and growth of SACCOS in West Nile specifically in Uganda, has been largely ignored. This study intends to bridge this gap.

In Uganda, SACCOs play an important role in socio-economic development through creation of jobs, improvement of member income, enhancement of agricultural production and productivity, the promotion of value addition and social stability (Finland scope survey report, 2018). Moreover, their promotion is an interest for Government and development agencies. The Government of Uganda has come up with interventions by largely supporting this movement through policy, regulation, and financing (Wakyiku and Adong, 2017). The Government passed a

comprehensive National Cooperative Policy in 2011, as well as a Cooperative Societies Act (Amendment Bill 2015), all of which created an enabling environment for cooperatives and SACCOs to thrive. Equally, the Government has put in place a special fund at the Micro Finance Support Centre, out of which SACCOs and Cooperatives can access loans at affordable rates.

In West Nile, since the start of the SACCOs six years ago, there are only 63,000 members in the eight districts compared to the total population of the region, which currently stands at 2,813,800 (Okello, 2017). Despite government interventions of funding these SACCOs to ensure that the rural community comes up with income-generating projects, Amvesi (2019) reports that Sacco growth is still low in West Nile. For example, in 2019 government funded SACCOs of Adjumani, Nebbi-Zombo and West Nile teachers' SACCO with each receiving UGX300m, UGX99, 850, 000 and UGX100m respectively. However, only 20% of these funds were accessed by the Sacco individuals (Amvesi, 2019). Evidently, Walimu Sacco received UGX17. 085 billion from the government of which West Nile teachers have only managed to borrow UGX499, 850, 000m. This has kept profitability of these Saccos as low as 15%, low deposits and savings and low loan portfolio quality that accounts for only 20%. Accordingly, the low growth has been attributed to poor social networking evidenced by low information sharing from the Sacco leaders, and also amongst customers themselves. As such, joining Saccos is difficult because people first look at political affiliations (Amvesi, 2019). Further, the low savings culture has also affected the growth of Saccos in West Nile. Finscope Report (2017) indicates that individuals in West Nile have been saving at a decreasing rate. This is mainly because of the uncertainty of income as 70% of population highly depends on agriculture hence households may not be able to predict future income, 80% are financially illiterate , high transaction costs and low levels of trust in the Saccos. The motivation of this study will be to examine whether savings culture and social networking

have any relationship with growth of Saccos in West Nile and design an appropriate framework to explain such a relationship.

1.2 Statement of the problem

Despite interventions by Government of Uganda such as establishing special fund at the Micro Finance Support Centre of funding Saccos in West Nile, their growth rate has remained low (Okello, 2017). However, evidence showed that only 20% of these funds are accessed by the Sacco members keeping profitability of these Saccos as low as 15%, with low deposits and savings as well as low loan portfolio quality that accounts for only 20% (Amvesi, 2019). Accrding to the Independent (2022), records of the Microfinance support center in Arua, where most of the SACCOs are concentrated show that their performance is relatively poor. Amvesi (2019) also indicated that the low growth rate of SACCOs in West Nile could be attributed to poor savings culture and poor social networking evidenced by low information sharing from the Sacco leaders, and also amongst customers themselves which discouraged people from joining these Saccos. Accordingly, Finscope Report (2017) indicated that individuals in West Nile have been saving at a decreasing rate as 70% of population highly depends on agriculture hence may not have income to save, with 80% financially illiterate, fear of high transaction costs and low levels of trust in the Saccos. It is upon this background that the researcher set out to examine the relationship between saving culture, social networking and growth of Saccos in West Nile.

1.3 Purpose of the study

The purpose of the study was to examine the relationship between saving culture, social networking, and growth of Saccos in West Nile Uganda.

1.4 Objectives of the study

i. To examine the relationship between savings culture and growth of Saccos in West Nile Uganda.

ii. To establish the relationship between social networking and growth of Saccos in West Nile Uganda.

iii. To establish the predictive power of savings culture and social networking on growth of Saccos in West Nile Uganda.

1.5 Research question

i. What is the relationship between savings culture and growth of Saccos in West Nile Uganda?

ii. What is the relationship between social networking and growth of Saccos in West Nile Uganda?

iii. What is the predictive power of savings culture and social networking on growth of Saccos in West Nile Uganda?

1.6 Scope of the study

- **Conceptual scope**

This study focused on savings culture, social networking and growth of SACCOs in West Nile Uganda.

- **Geographical scope**

The study focused on SACCOS in selected districts of West Nile such as Adjumani, Arua and Koboko. These districts were selected because they have a high population but also have the highest concentration of SACCOs in West Nile.

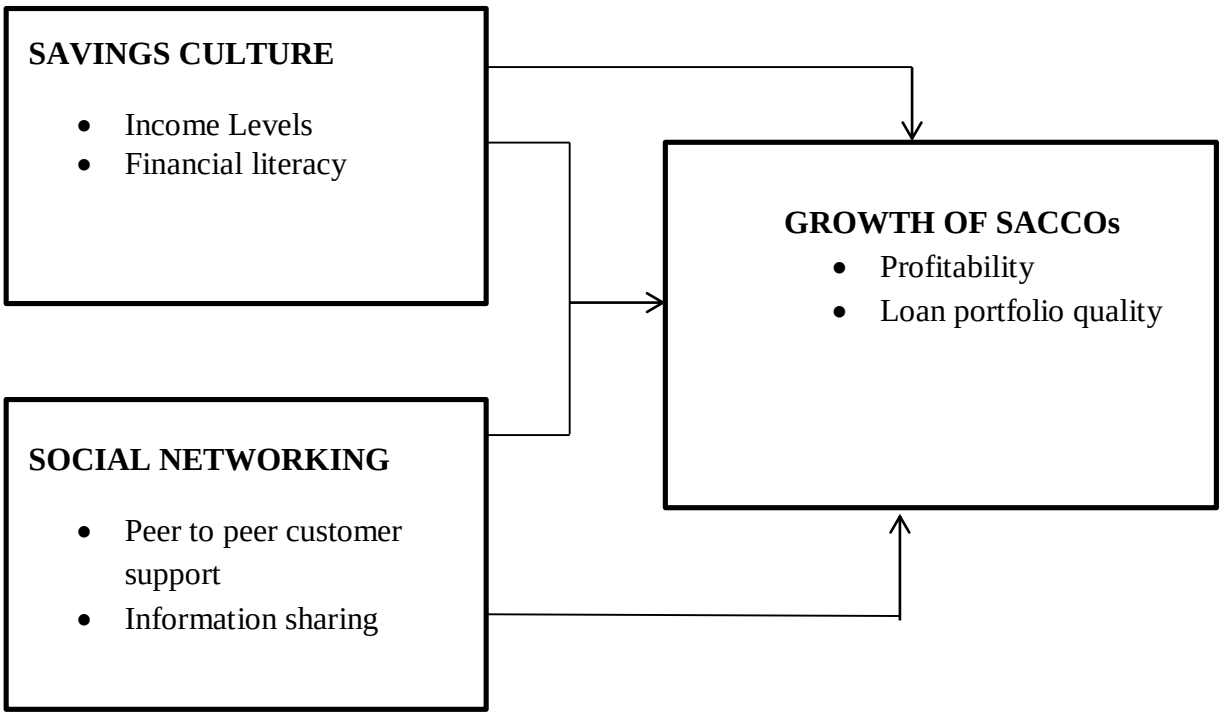
1.7 Significance of the study

i. The findings of the study are intended to serve as a resource to academic researchers, policy makers and the students for future research.

ii. The findings of this study would contribute to the existing knowledge on growth of SACCOs in West Nile, Uganda.

iii. The study findings would also help SACCOs devise strategies that could improve on their growth.

1.8 Conceptual Framework



Source: Delafrooz & Laily (2011), Kaplan & Haenlein (2010); Mwakajumila (2011).

Explanation of the conceptual framework

The independent variables are saving culture and social networking. Growth is the dependent variable. Saving culture was measured in terms of income levels, and financial literacy (Delafrooz & Laily, 2011). Social networking was conceptualized in terms of Peer to peer customer support, and Information sharing (Kaplan & Haenlein, 2010). Growth of SACCO was conceptualized in terms of profitability and Loan portfolio quality (Mwakajumila, 2011).

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents highlights of the reviewed literature regarding the study variables. It showed how this research relates to the existing body of knowledge and identifies the gaps existing in the current body of knowledge.

2.1 Theoretical underpinning- The social capital theory

The social capital theory originates from social capital, which includes the relationships, institutions, the values and attitudes that govern the people's interactions and contribute to the socio-economic development. According to Basargekar, (2010), social capital is "the abilities of people to work together towards resolving community/social issue and promote equitable access to benefits of development, in this case Sacco benefits. Social capital is a tool of economic development among people which affects their social environment and the community (Rankin, 2002) either positively or negatively depending on their collective action. Rankin (2002) advances that individuals do not generate social capital and as well are not the primary unit of analysis in the use of social capital theory to measure a phenomenon. The theory also brings about the promotion, unity and cooperation among members of the same relationship leading to self-trust. This theory of social capital covers so many aspects such as the type of social networking, culture, interaction and relationship, which comprises the regulations, rules, and norms that govern social actions and trust among members (Anderson, Locker & Nugent, 2002). The theory focuses on shared obligation that enhances improved loan repayment (Basargekar, 2010). It assumes that when people act communally in a group, it may lead to the improved economic and social development of individuals in the community and the group at large. Social development refers to

the enhancement of relationship between people in a group whereas the economic development refers to the improvement in financial state and physical progress for instance material acquisition. This is substantial because economic development incorporates a rise in physical material acquisition and an increase in financial resources.

The theory recognizes a strong socio-political environment that helps the social groups to act and encounter their personal and group interest to achieve their economic development potentials (Rankin, 2002). This environment fosters a saving culture among the community members. Besides, The social capital theory focuses to use the social network and relationship for the socio-economic development of individuals, group and community. In the case of our study context, saving culture and networking foster the growth of Saccos, hence a prerequisite for socio-political development. The application of the social capital theory is to assess the contribution of the cooperatives to members' standard of living which basically examines household income, household assets, enterprise profitability and enterprise asset condition is expected to lead to social, financial and physical benefits. The three benefits were suggested by Henry and (Schimmel, 2011) conclusion that cooperatives are meant to meet members' financial, economic and social needs. The economic needs can be met through the financial and physical benefits derived by the members, while social needs relate to social benefits. The social, financial and physical contribution of cooperative to the members may include easy access to loans, ability to accumulate savings and acquisition of physical assets. Financial benefit or capital can arise in a cooperative because enhanced interpersonal relationships and trust can surge the efficiency and lessen the costs of working collectively, therefore creating a financial capital.

2.2 The social Network Theory

Further, we extend the understanding of the growth of SACCOs using the social network theory. Consistent with Leyden *et al.* (2014), this theory documents the importance of social networks, growth of SACCOs and the saving culture of the SACCO clients. in promoting innovation and reducing uncertainty. The social aspect of SACCOs enhances their growth and consequently their success by increasing the saving culture of their clients through their social networks. Social Networks is one of the ways in which entrepreneurial finance is provided. The diffussion of social networks and the development of SACCOs have created new opportunities for entrepreneurs to raise capital and even for non-professional investors to disintermediate their investments. By easing the manner in which demand for capital meets supply, recent financial innovations are expected to improve the efficiency their growth, which can be done through social Networks (Agrawal *et al*. 2013). In practice, individuals supply funds directly to entrepreneurs through SACCOs (Bruton et al. 2015). In this setting like Uganda, in which the impact of the development of local financial institutions is less central, national policy differences plays a key role (Colombo et al. 2015). However, even with the existence of such national policy differences, it is most likely that the existence of SACCOs quickens the investment paradigm if the saving culture of individuals is at the fore front. This ultimately determines the shape of entrepreneurial finance systems through social networks. Accordingly, institutions are largely silent specifically, the National Systems of Entrepreneurship (NSEs) to which the SACCOs belong, are driven by individuals, with institutions regulating who acts and the outcomes of individual actions (Acs et al. 2014). As in any systemic approach, the saving culture of individuals and their social networks would be key in fostering the growth of SACCOs because these are key in improving individual welfare (Nesta 2014).

2.3 Growth of SACCOs

A Savings and Credit Cooperative (SACCO), also known as credit union, is a member-owned financial institution that is controlled by its members and operated for the purpose of promoting savings, providing credit at competitive rates, and providing other financial services to its members. Sacco's core business is to mobilize savings and lend to their members (Gonzalez-Vega, 2017). However, very few of the rural populations have access to financial services because formal financial institution and commercial banks in particular consider lending to rural communities as a risky business and because providing financial services to rural people is considered to be more costly and difficult. (Boyd and Ellison, 2017). According to Gonzalez-Vega, (2017), there has been indeed, a rural lag, not only in the delivery of a broad array of financial services, but also in the diffusion of ideas and in the implementation of actions conducive to more efficient, sustainable and broadly-based rural financial markets.

Globally, the first Savings and Credit Co-operative Society was started in Germany in 1849 by Herman Schulze and William Raiffersen (Savings Plus, 2010). According to Ng'ombe & Mikwamba, (2004), the SACCO Society was introduced to assist people to overcome economic problems during the time of famine that prevailed there during that time. In 1850 in England, workers in a mill factory started savings and making loans, to help each other. Later, in the twentieth century, the idea was moved to North America. As a result, the first SACCO Society was started in Canada in 1901 by Alphonse Desjardine and then in the USA by E. Filen, a Boston merchant for his employees. This resulted to a vast establishment of the movement in Europe, Canada, United States, Australia and Ireland. In fact, in many regions of these countries, SACCOs are much larger than the commercial banks. In 1970, the World Council of Credit Unions was

formed with their Headquarters in Madison Wisconsin, USA, to provide an International Forum for discussion and association, provide assistance to new and developed movements, offer insurance and training on a large scale. Globally there are almost 100 million individual members in over 60 countries around the world (Savings Plus, 2010).

In Africa, the first SACCO was introduced by Father John Mcnulty in Ghana in 1959. The SACCO was intended to assist villagers improve their economic conditions (Ng'ombe & Mikwamba, 2004). Moreover, English speaking nations in Africa were the first to adopt SACCOs. The first entrants into SACCO community include Ghana, Uganda, Nigeria, Tanzania, and Kenya. Most of the Non-English speaking nations in Africa started appreciating SACCOs in 1960s, with major influx into SACCO community in 1970s (Mwakajumilo, 2011). The formation of SACCOs in Africa grew tremendously to the extent that the African countries formed a continental association of SACCOs, Africa Confederation of Cooperative Society Savings and Credit Association (ACCOSSCA), in 1965. ACCOSSCA was formed with the principal objective of promoting the SACCO principles, offer SACCO insurance, and educate members on SACCO issues (SACCOs in Africa are still crawling as they are newcomers, among those offering savings and credit. There are 28 countries in Africa that have established SACCOs (Savings Plus, 2016).

In Uganda, savings and credit cooperatives (SACCOS) as financial intermediaries, channeling savings into loans, provide saving opportunities for the people, especially in the rural areas, but further improvements are necessary to make their services more efficient and sustainable (BOU, 2019) .West Nile being a rural area is not an exception. The government of Uganda has subsidized the founding of new SACCOS all over the country of which West Nile is part. SACCOS in West

Nile apply for start-up grants from the government owned apex institution Microfinance Support Centre (MSC) which are interest free loans or at subsidized prices. In addition to grants and loans theses SACCOS can also receive operational support from the government. The government pays salaries and rent for the first two years after the start-up. These support schemes are important elements of the government's "One SACCO per sub-county" initiative, which is a part of the wider program "Prosperity for All".

2.4 Social Networking

The social network theory presents a huge growth of financial businesses through the use of a social networks such as social networking sites (e.g., Facebook) and virtual game worlds (Miranda et al., 2013). Wellman (1997) defined social networking sites as the set of people or rather other social entities such as organizations connected by a set of socially meaningful relationships. The social networking sites are considered to provide a platform for social relations whereby people share activities, ideas, events and interests. According to Boyd and Ellison, (2017) the social networking sites are the web-based services that allow individuals to construct a public or semi-public profile within a bounded system, articulate a list of other users with whom they share a connection, and view and traverse their list of connections and those made by others within the system.

In Africa, the UN report (2020) reports that more than 15% of the people in Africa utilize the importance of social Networks. In Uganda, however, the sense of social cohesion or networking is very strong with up to 75% of Ugandans leaning on groups as a financial coping mechanism. Such groups predominantly include SACCOs. Despite this, many of these groups do not have digital Management Information Systems (MIS) in place and consequently suffer from a lack of

oversight, high operating costs, high risk of fraud, multi-borrowing, process inefficiencies, and missed collections.

Social networking provides rich information about the person and his network, which can be utilized for various business purposes. Some of the main characteristics of social networking are: acting as a resource to promote their brands through word-of-mouth to targeted customers, (Ateeq Ahmad, 2012). Though this phenomenon originated and began to flourish when the global financial crisis was in full swing, it is only now that the financial community has realized that this platform presents an opportunity that they cannot afford to ignore. As SACCOs and financial institutions recover from the crisis and look towards all round growth, social networking is starting to be a part of their overall strategy (Dinesh, 2011). Survival in this brave new world is no longer based on the size of the bank, but rather on its ability to innovate. Social networking has become an important tool to interact with consumers and manage reputation by understanding or influencing an individual. SACCOs have now penetrated the online social networking scene, offering direct links from their corporate websites to Facebook and Twitter, and use these tools to promote brands and support the creation of brand communities (Kaplan & Haenlein, 2010).

2.5 Savings Culture

The term savings has been defined as the amount of earnings that does not go into consumption (Muriithi, 2016). According to Sekgobela (2014), putting some earnings away for savings is crucial to aid in capital formation by the fact that it positively affects the growth of a country economically. Culture can be defined as a way of thinking, behaving or working that exists in a society or an organization (Delafrooz & Laily, 2011). Therefore, saving culture can be regarded as the behavior of setting aside a part of one's income for future use. Guiso, Sapienza & Zingales

(2016) defines savings culture as those customary beliefs and values that ethnic, religious and social groups transmit fairly unchanged from generation to generation. In the context of the proposal, the saving culture will be termed as a habit of always saving instead of spending culture. Delafrooz & Laily (2011) conceptualized savings culture in terms of transaction costs, financial literacy, income levels and trust towards SACCO.

In Uganda, it has been indicated that Ugandans must improve their saving culture to become credit worthy and invest for their future (the Speaker of Parliament, Rebecca Kadaga, 2019). She notes that, instead of having to rely on high interest bank loans, Ugandans can do better when they save and later invest on viable projects. This is an indication that the saving culture in Uganda is still poor. In West Nile, the same case has been cited as one official is quoted saying, "there is a Poor saving culture and mismanagement of funds which are to blame for the collapse of most savings and credit co-operatives (SACCOs) in West Nile.

2.6 Savings culture and growth of SACCOS

Savings culture is critical at both individual level and the society level. A highly saving economy ultimately leads to growth of the financial sector. This is consistent with Karlan (2014) who argues that savings culture helps in firmly predicting the growth rate of a SACCO. Research done in Zambia shows that a poor savings culture is one of the major problem that leads to lack of enough credit facilities (Amritha, 2019) hence a big limitation to the growth of SACCOs.

Other scholars (Ernst & Young, 2015; Infotrak Research & Consulting, 2019) indicate that poor saving culture is also attributed to lack of many financial institutions that would safely house the savings of a particular individual. Moreover, Kafele (2018) asserts that financial literacy is

positively related to the way a person undertakes his/her financial decisions hence financial educations should entail all aspects of finance so as to enable individuals have the facts at hand so that the supply of savings products can be effective.

A study conducted by Amritha, (2019) argues that the low growth rate of Saccos in Ghana results from slow rates of savings and low levels of income among the rural poor. This is because many financial institutions go after people with high levels of income hence low earners are left with nowhere to save or are not pushed into saving more, resulting into a poor savings culture. This is in agreement with Meyer & Lee (2019), who found out that the rate of savings among people who have no high income is mostly fuelled by age although the norm of saving develops earlier. It was also stated that the amount of interests rates do affect the rate of savings among low earners (Meyer & Lee, 2019).

In addition, Claire (2015) reported that there is a perception that the savings culture is only for the rich people and many number of people do not understand incremental saving or saving small amounts regularly. It is most likely the majority who save with the SACCOs are the minority rich in rural areas. Nanna (2018) finds a positive relationship between saving culture and growth of SACCOs in his study. Wruuck (2013) reports that saving culture is considerably affected by the person's financial literacy in which case one with a low level of the same is not intended to save and ultimately face financial issues in future. Similar with Hilgert, Hogarth, and Beverly (2003) their study appears consistent with Wruuck (2013).

Literature on saving culture and growth of SACCOs is scarce, therefore this study will contribute to existing literature on the relationship between saving culture and growth of SACCOs in the context of a developing country like Uganda in particular.

2.7 Social networking and growth of Saccos

Literature has indicated that social networking among SACCO members translates into their growth simply because with social networking, comes greater productivity and increase in profitability in managing operations (Wakyiku & Adong, 2018). This is because of the increase in the number of members who network within themselves. Finscope survey Report, (2018) reports that social networking has equally a positive impact on profitability because SACCOs that encourage social networking observe significant reduction in the cost-to-income ratio; increment in revenues and net profit margin. For SACCOs to be sustainable, members ought to be obtaining value. From the assessments made as well as previous studies done, it has been found that social networking increases their Return on Equity and Return on Assets.

According to the (2018) FinScope Industry Survey, there is a very strong sense of closeness and trust among communities in Uganda with social network. It was reported that73% of the surveyed population asserted that they tend to form groups as a means of sharing information within their communities. This in turn increases the number of clients for the SACCO, registering an increase revenues because as membership grows, so does the loan portfolio and the SACCO at large.

Odhiambo (2012) explored whether social networking is more effective than the traditional brand management perspective and reported that even though social networking is more effective it may limit SACCO growth because it cannot be implemented in isolation. Woodcock et al., (2011) found that through social networking, companies can get to know their high value customers, and then

proceed to market accordingly to those customers hence enhancing the growth of the company. This way, firms create the feeling for the customer of being in a one-on-one relationship with the company or brand.

In addition, Keller (2019) suggests that social networking concepts of brand awareness, word of mouth referral, purchase intention and satisfaction with social media tools are all worthy indicators and building blocks towards consumer-based brand equity, increases sales volume and growth of a firm. In this way, it will be evident that the SACCO will be expected to grow.

In the above reviewed literature, no contradiction has yet been found as to whether there is no association between social networking and growth of SACCO, therefore this study will wish to test this relationship in the context of Uganda.

According to Selvaraj (2015) he concluded that SACCOS are conceived as social organizations as a result of social networking, which educate the people in economic management. This has in turn been found to have a greater impact on their growth. Accordingly, Vishwanathan (2014), argues that social networking enables members to participate in the economic activity and decision making, hence making them feel a sense of belonging and attachment to the SACCO.

2.8 Savings culture and social networking

Social networks, an important indicator of social capital, are characterized by a particular relationship formed and maintained by interactive and stable kinship, friendship, neighborhood, or territorial ties (Putnam, Leonardi, and Nanetti 2013). They transcend institutionalized rules and formal prescriptions and are an efficient alternative to either the market or the hierarchy in economic transactions by increasing savings of individuals (Lew 2013). In this study, we argue

that if there is good social networking among people or a group, it is most likely that they can offer advice to themselves on how best they can save their money.

Whereas Bian (2017) argues that social networks play an indispensable role in individuals' financial decision making, Biggart and Castanias (2015) also argues that social networks can function as social collateral or assurance against risks an individual would have incurred to save money in un known bank. This is because individuals believe that "actors knowledgeably and actively utilize social understandings in formulating and implementing economic financial strategies" and argue that "just as material assets can function as collateral to assure economic outcomes, collateralized social relations can also serve as a presumptive guarantee."

Coleman (2018) and Putnam et al. (2013) indicate that social relations between individuals generate value which may manifest through the saving culture of an individual. While the importance of social networks and saving culture is well documented (Allen, Qian, and Qian 2005; Ayyagari, Demirgüç-Kunt, and Maksimovic 2010), this area receive relatively little attention especially in the context of Uganda.

Samphantharak and Townsend (2010) note that network effects may arise due to altruism or signaling, whereby being a member of a social network provides valuable information that may shape the saving culture of an individual. Allen, Qian, and Xie (2013) argue that informal saving with differentiated working channels produces diversified economic implications. Jackson, Rogers, and Zenou (2017) point out that information through social networks can travel quickly as more customers are brought on board to save.

In addition, Karlan et al. (2017) found little evidence to suggest that member's savings culture is usually as a result of participants' social networking in community activities. Such cases discussed

support Izugbara's (2004) findings in part since some networks can be disempowering which again affects the savings culture of the members. In the same study, social networks have been found to act as their main weapons against organizational structural barriers. Accordingly, its no doubt, that social networking also plays a catalyzing role in enhancing the saving culture because it allows horizontal learning as participants 'share experiences and ideas with peers' (Toomey, 2016).

2.9 Summary of Literature review

Previous studies have explored institutionalized prudent savings culture and business growth (Rukundo, 2015), savings group in Uganda (Bagire and Namagembe, 2022), Sacco Growth and Member expectation (Anania and Gukiru, 2015). Further, majority of the studies have employed the growth and portfolio theory in understanding growth of Sacco, however, this does not adequately explain the role of saving culture and networking as significant predictors of growth. Hence, this study reasons that social capital theory argues that savings culture and social networking are crucial antecendents to the growth of SACCOs. It is evident therefore that the interplay of Saving culture, social networking and growth of SACCOS in West Nile specifically in Uganda, has been largely ignored. This study therefore intends to bridge this gap.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter showed how the research was conducted. It described the research design, study population, sampling procedure and sample size, data sources and collection instruments, measurement of variables and data analysis.

3.1 Research Design

This study adopted a cross sectional survey design. The researcher collected data within a short time. The researcher used a quantitative research methodology. The quantitative methodology helped a researcher draw conclusion about the study and come up with comprehensive framework that would explain saving culture, social networking and growth of SACCOs in West Nile.

3.2 Study Population

Population refers to the total group of items, individuals, objects and events showing common characteristics (Mugenda & Mugenda, 2003). The target population of this study was 522 SACCOs in Arua, Koboko and Adjumani. Of these Arua has the highest number of SACCOs (331) followed by Koboko with 102 and Adjumani with 89 SACCOs (Ministry of Trade, Industry and Coperatives Data base, 2023).

3.3 Sample Size and Sampling Technique

A sample of 226 SACCOs was selected as per Krejcie and Morgan (1970) Table. The sample size was selected from the three districts using the proportionate sampling procedure. The Table below summarised the sample size. The unit of inquiry was the SACCO manager (1) and SACCO finance manager (1) translating into 452 respondents. The unit of analysis was the SACCO. The response

rate was 69% far above the recommended threshold for self reported studies such as this (Kelly *et al*., 2003).

Table 3.1: **Population and Sample Size**

District	Population	Sample Size
Arua	331	144
Koboko	102	44
Adjumani	89	38
Total	**522**	**226**

Source: Primary Data

3.4 Data source and data collection procedure

Primary data was obtained through the use of a self-administered questionnaire to the respondents following systematic procedures. The questionnaires were used for the collection of data from respondents.

A closed ended questionnaire was used to collect data from the respondents. A structured questionnaire measured on Likert scale (1932) of five-point was used with responses ranging from strongly disagree (1) to strongly agree (5). A Likert scale was used because it wi help the researcher to measure the attitudes of the respondents by asking them to respond to a series of statements about saving culture, social networking and growth of SACCOs in terms of the extent to which they agree with them.

3.5 Measurement of the Variables

The study utilized established measurement items by earlier researchers to operationalize and measure the variables under the study.

Saving culture was measured in terms of Income Levels, and Financial literacy (Delafrooz & Laily, 2011). These were anchored on a five point Likert scale and modified to fit the local context of SACCOs in West Nile.

Social networking was conceptualized in terms of Peer to peer customer support, and Information sharing (Kaplan & Haenlein, 2010).These were anchored on a five point Likert scale and modified to fit the local context of SACCO in West Nile.

Growth of SACCOs was conceptualized in terms of Profitability, and Loan portfolio quality (Mwakajumila, 2011). These were anchored on a five point Likert scale and modified to fit the local context of SAACOs in West Nile.

3.6 Reliability and Validity of Instrument

In order to assess the validity of the instrument, the tool, expert opionon was sought and all the questions that were used were deemed relevant by the experts, who included the supervisors of the study and managers of SACCOs. Similarly, to assess the reliability of the tool, the Crobnach Alpha test was done and reulsts are presented in Table 3.2 below.

Table 3.2: Test for reliability

Variable	Cronbach's Alpha	Number of Items
Savings Culture	.902	14
Social Networking	.931	9
Growth of SACCOs	.901	14

Source: Primary Data

The results in Table 3.2 show that both saving culture, growth of SACCOs and social networking have Cronbach Alpha values, above 0.70. This implies all the items that measured all the constructs were reliable. As such multiple administration of the items to similar respondents would yield averagely the same responses.

3.7 Data Processing and Analysis

Statistical treatment of captured primary data involved prior sorting, editing, classified and coded into a coding sheet, processed and analyzed using a Statistical Package for Social Scientist (SPSS) version 21.0 for descriptive and inferential analysis of measurable relationships between study variables. Factor analysis was also done. According to the study objectives, pearson`s correlation analysis was used for associations while regression analysis was also used to determine the predictive power of the dependent variable on the independent variables.

3.8 Ethical considerations

The study was based on respect, informed consent and assured confidentiality with participants. A copy of introductory letter from Graduate and Research Center was attached to the questionnaire for personal identification and data collection respectively.

CHAPTER FOUR

PRESENTATION AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter presents the analysis of the data collected on the study variables which is processed in line with the research objectives and thus enabled answering of the research questions. The analyses that were performed include; percentage frequency distributions and correlation and regression analysis.

4.1 Background characteristics of the respondents

This section is a presentation of the analysis about the background characteristics of the respondents who represented their respective SACCOs, which firms were the subjects of the investigation. The background characteristics that were analyzed, include; gender, marital status, education level and duration spent in the SACCO.

Table 4.1: Background characteristics of the respondents

Variable	Category	Frequency	Percent
Gender	Male	231	76.5
	Female	71	23.5
	Total	**302**	**100**
Age	< 30 years	30	9.9
	30 - 40 years	114	37.7
	41 - 50 years	115	38.1
	51 years and above	43	14.2
	Total	**302**	**100**
Education Level	Diploma	39	12.9
	Degree	135	44.7
	Masters	109	36.1
	PhD	19	6.3
	Total	**302**	**100**
Marital Status	Single	102	33.8
	Married	168	55.6
	Widow	12	4
	Widower	20	6.6
	Total	**302**	**100**
SACCO membership	< 5 years	93	30.8
	5 - 10 years	145	48
	11 years and Above	64	21.2
	Total	**302**	**100**

Source: Primary Data

The analysis in Table 4.1 shows that 76.5% of the respondents were male implying male dominance in the managerial position of the SACCOs are male. Accordingly, majority of the respondents represented by 38.1% were between the age of 41 - 50 years, 30-40 years followed next representing 37.7%, followed by those with 51 years and above and those with less than 30 years were the least, trepresented by 10%.This suggests that the respondents were mature enough to understand questionnaire items. The distribution of the respondents' highest education level was such that the majority had a degree (44.7%), followed by those with masters (36.1%) and the rest were diploma and certificate holders. This implies that the respondents had the education profile that warrants that they could easily comprehend the research instrument and provide relevant

responses. Further, regarding the respondents' marital status, majority of them represented by 55.6% were married, followed by single persons (33.8%) and the rest were in categories other than single or married, that is; widower (6.6%) and widow (4.0%). In addition, the findings in Table 4.1 revealed that most of the respondents had been members of the SACCOs for aperiod between 5-10 years. This implied that the respondents had experience in the SACCOs that is long enough and therefore had sufficient knowledge and experience of the variables under study.

4.2 Background characteristics of the SACCOs

This section presents the analysis of the firm characteristics of the SACCOs which constituted the units of analysis of the study. The firm characteristics that were analysed and presented include; industry, Number of years in operation and number of employees.

Table 4.2: Background Characteristics of the SACCOs

Variable	Category	Frequency	Percent
Existence of SACCO	< 5 years	18	11.9
	5 - 10 years	65	43
	11 years and Above	68	45
	Total	**151**	**100**
No. of employees	5 – 49	86	57
	50 – 100	65	43
	Total	**151**	**100**

Source: Primary Data

The results in Table 4.2 reveal that most of the SACCOs that took part in the study had been in operation for over 12 years (45.0%), followed by those that had existed for 5 to 10 years (43.0%). This implies that the SACCOs under the study had been in existence long enough to have experienced matters under investigation. Further, the results in Table 4.2 also show that; majority of the SACCOs had between 5 to 49 employees (57.0%), followed by those with 50 to 100 employees (43.0%), implying that the SACCOs' size was large and as such having experience of the matters concerning the variables under study.

4.3: Factor analysis

A confirmatory factor analysis was conducted to identify the factor structure of the study variables, that is; saving culture, social networking and growth of SACCOs. The principal components method was used, and the iterative procedure for refining the factor structure was done using the varimax. According to the Guttman-Kaiser rule the factors with an Eigen value greater or equal to one unit were considered significant.

4.3.1: Factor structure of Saving culture

The variable saving culture was operationalized by financial literacy and income levels. A factor analysis was therefore done in order to determine the level of importance among the two dimensions and to establish the items to use in further analyses.

Table 4.3: Factor structure of Saving culture

Code	Label	Financial Literacy	Income Levels
FL12	Our firm has adequate skills in financial management	.855	
FL10	Our firm makes effective financial choices	.802	
FL13	Our Firm is capable of discussing money and financial issues with comfort	.724	
FL14	Our firm is very confident when making financing decisions	.696	
FL9	Our firm has different sources from which it can borrow from	.627	
FL11	Our firm has working knowledge of financial institutions	.613	
INC3	The SACCO clients are able to save surplus money for their development projects		.789
INC5	Overall, our clients have incomes to save		.776
INC2	The SACCO members have easy access to finances which they can save		.742
INC4	Poverty levels in the community have affected the savings of clients for the last 5 years		.739
INC1	Our clients have limited incomes to save		.663
Eigen Value		**3.430**	**3.227**
Variance (%)		**31.178**	**29.334**
Cummulative Variance (%)		**31.178**	**60.512**

Source: Primary Data

Saving culture as shown in the conceptual framework of the study was operationalized by two factors. Results in Table 4.3 revealed that both factors were found to be significant factors. In the order of importance in measurement, Financial Literacy (Eigen value = 3.430, Variance = 31.178%) and Income Levels (Eigen value = 3.227, Variance = 29.334%). Each of the factors explained 31.2% and 29.3% respectively. This implies that both factors cumulatively measured approximately 60.5% of saving culture.

Furthermore the results in Table 4.2 show a summary of the factors and the indicators that under measure each of the factors in their order of significance in as shown by their factor loadings, where a higher value indicates a higher magnitude.

4.3.2: Factor structure of Social networking

The construct social networking was operationalized by information sharing and peer to peer Customer Support. It was therefore important to determine the level of importance among the two dimensions and to establish the questions to employ for further analyses.

Table 4.4: Factor structure of Social networking

Code	Label	Information Sharing	Peer to Peer Customer Support
IS19	The SACCO always updates its clients' in advance of the firm changing needs	.853	
IS20	The SACCO informs the clients about its status.	.844	
IS18	The SACCO shares business units' proprietary information with their clients	.773	
IS23	The SACCO provides any information that might help to maintain excellent relationship with the clients	.678	
PPCS16	Our clients can easily connect with each other which creates loyalty to the SACCO		.914
PPCS15	The SACCO increases clients' engagements to build a better relationship with them		.884
PPCS17	The SACCO effortlessly provides answers quickly to its customers		.751
Eigen Value		**2.835**	**2.652**
Variance (%)		**40.498**	**37.890**
Cummulative Variance (%)		**40.498**	**78.388**

Source: **Primary Data**

Of the two construct of social networking as shown in the conceptual framework, information sharing (Eigen value = 2.835, Variance = 40.498%) was the more prominent explaining 40.5% and Peer to Peer Customer Support (Eigen value = 2.652, Variance = 37.890%) contributes 37.1%. Noteworthy is the fact that both factors explained approximately 78.4% of social networking, which is evidence of a sizeable level of validity of the items captured in the factor structure. Further still the results in the Table above summarize the items that measure each of the components of the social networking in their order of importance. The level of importance of each item is illustrated by the factor loadings, where a higher value indicates more importance.

4.3.3: Factor structure of Growth of SACCOs

The variable Growth of SACCOs was conceptualized to consist of two factors, profitability and loan portfolio quality. A factor analysis was conducted to determine the level of variance contributed by each of the dimensions.

Table 4.5: Factor structure of Growth of SACCOs

Code	Label	Profitability	Loan Portfolio Quality
PR25	The profits of the SACCO have steadily increased	.809	
PR26	The Cash levels of the SACCO have steadily improved	.785	
PR29	The SACCO has witnessed an increase on return on assets	.763	
PR27	The SACCO expenses are more than the income	.735	
PR28	The SACCO efficiently manages its operating costs	.710	
PR24	The Sales volumes of the SACCO have steadily increased	.690	
LPQ34	Collusion between bank staff and clients during loan acquisition affects loan portfolio performance.		.839
LPQ36	The SACCO usually registers an increase in the number of loan applicants.		.818
LPQ35	The SACCO usually increases charges during repayment which may affects the loan recovery process		.772
LPQ37	The SACCO has always registered annual decline in loan related costs.		.725
Eigen Value		**3.580**	**2.845**
Variance (%)		**35.799**	**28.448**
Cummulative Variance (%)		**35.799**	**64.247**

Source: Primary Data

The results in Table 4.5 show that both factors of growth of SACCOs and of the two factors, profitability (Eigen value = 3.580, Variance = 35.8%) was the more important dimension of growth of SACCOs explaining 35.8%, followed by loan portfolio quality (Eigen value = 2.845, Variance = 28.448%) explained 28.5% and both explain 64.2%. The salient indicators of growth of SACCOs under each of the factors is as presented in the factor structure, where the size of the

factor loading indicates the level of importance of the indicator, the higher value implying a higher level of importance.

4.4: Correlation analysis

The study undertook a correlation analysis in order to establish the relationship between the variables under study. This primarily serves to achieve the objectives of the study.

Table 4.6: Correlation analysis

	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**
Savings Culture (1)	**1**								
Financial Literacy (2)	.871**	1							
Income Levels (3)	.889**	.550**	1						
Social Networking (4)	**.834****	**.699****	**.767****	**1**					
Information Sharing (5)	.552**	.440**	.530**	.920**	1				
Peer to Peer Customer Support (6)	.493**	.467**	.404**	.673**	.667**	1			
Growth of SACCOs (7)	**.738****	**.741****	**.566****	**.693****	**.524****	**.487****	**1**		
Profitability (8)	.762**	.796**	.555**	.642**	.431**	.451**	.886**	1	
Loan Portfolio Quality (10)	.530**	.499**	.437**	.574**	.493**	.404**	.872**	.545**	1

***. Correlation is significant at the 0.01 level (2-tailed).*

4.4.1 To establish the relationship between savings culture and growth of Saccos in West Nile Uganda.

Findings in Table 4.6 revealed that there is a significant positive relationship between savings culture and growth of SACCOs in West Nile Uganda ($r = 0.738$, $P<.01$). A similar resuot is also noted among dimensions of the two variables. This implies that the level of savings culture and is directly associated with whether the growth of SACCOs in West Nile Uganda. In other words, a strong saving culture corresponds with high level of growth and vice versa.

4.4.2 To examine the relationship between social networking and growth of Saccos in West Nile Uganda.

Findings in Table 4.6 showed that there is a significant positive relationship between social networking and growth of SACCOs in West Nile Uganda (r = 0.693, P<.01). The finds also show that there exists a positive relationship between pairs of dimension of both variables. This finding implies that the level of social networking of SACCOs in West Nile Uganda is directly related with their and growth. In other words, a high level of social networking corresponds with a high level of growth of the SACCOs, similarly a low level of social networking corresponds with a low level of growth of the SACCOs.

Table 4.7: Regression model for Growth of the SACCO

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.802	.159		5.053	.000
Savings Culture	.547	.072	.527	7.616	.000
Social Networking	.247	.067	.253	3.656	.000
R Square	.565		F Statistic	193.999	
Adjusted R Square	.562		Sig. (F Statistic)	.000	

Source: Primary Data

4.4.3 The relationship between Savings Culture, Social Networking and growth of Saccos in West Nile Uganda.

The regression model summarized in Table 4.7 indicates that both independent variables, that is; savings culture (beta = .527, p<.05), social networking (beta = -.253, p<.05) have a significant positive effect on growth of SACCOs in West Nile Uganda. This implies that an improvement in the savings culture among the SACCOS in West Nile Uganda will lead to an increase in the growth

of the SACCOs. Similarly, the results also imply that an improvement in the Social Networking of the SACCOs in West Nile will lead to the growth of the SACCOs. Furthermore, the model was found to be significant ($F=193.999$, $p<.05$), implying that atleast one of the independent variables in the model predicted the growth of the SACCOs and the variation in both independent variables combined causes up to 56.2% variation intention in the growth of the SACCOs.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter forms the last chapter of the research project carried out. In this chapter, the researcher provides a stand view point of the different issues which have been under investigation in this research project. The chapter is structured into three other sections of discussion of findings, conclusion, recommendations and suggestion of areas for future research projects. These sections are further elaborated below.

5.1 Discussion of findings

This research was carried out basing on three key objectives. Findings in relation to these objectives were also obtained. In this section, these findings are further discussed to check their relevance to the overall knowledge generation. This discussion is organized in line with the objectives of the study and focusing on the key findings obtained from the process of data analysis.

5.1.1 Savings culture and growth of SACCOs in West Nile Uganda.

The findings of the study revealed that there is a significant positive relationship between savings culture and growth of SACCOs. This implies that an improvement in the savings culture corresponds with the growth of SACCOs. This finding is consistent with the Karlan (2014) who argues that savings culture is a key factor to the growth rate of a SACCO. Scholars such as Nanna (2018) also found a positive relationship to exist between saving culture and growth of SACCOs. Wruuck (2013) revealed that saving culture is significantly affected by the person's financial literacy in which case one with a low level of the same is not intended to save and ultimately face financial issues in future.

Further, the finding is in line with a study in Ghana by Amritha, (2019) that asserted that the growth of SACCOs is hampered by slow rates of savings and low levels of income among the rural poor. The same study argues that a poor savings culture is responsible for lack of enough credit facilities (and consequently limiting the growth of SACCOs. Several other authors (Ernst & Young, 2015; Infotrak Research & Consulting, 2019) found that poor saving culture is also as a result of lack of many financial institutions that would safely house the savings of a particular individual. Moreover, Kafele (2018) asserts that financial literacy is positively related to the way a person undertakes his/her financial decisions hence financial educations should entail all aspects of finance so as to enable individuals have the facts at hand so that the supply of savings products can be effective.

Therefore, it is noteworthy that savings culture is critical to growth both at individual level, organization and the society level and from the viewpoint of Claire (2015), saving need not be perceived to count for individuals or organizations with high income levels, After all, majority of the members of SACCOs are low income earners, especially in rural areas.

5.1.2 Social networking and growth of SACCOs

The findings of the current study also showed that there is a significant positive relationship between social networking and growth of SACCOs. This result implies that the level of social networking is directly associated with the level of growth of the of SACCOs. This results is consistent with the findings of Wakyiku and Adong, (2018) who posited that social networking among SACCO members would most likely lead to into their growth since social networking, bringa about greater productivity and increase in profitability in managing operations. A 2018 report of the Finscope survey noted that social networking has a positive impact on profitability because SACCOs that encourage social networking observe significant reduction in the cost-to-

income ratio; increment in revenues and net profit margin. Further it was noted that social networking has the advantage of increasing interactions among people and hence increase in the number of members of the SACCOs. This mostly due to the strong sense of closeness and trust among members.

The study finding is in agreement with Woodcock *et al*. (2011) that indicated that through social networking, organizations get to understand their clientele, and then proceed to the market accordingly to the needs of their customers from an informed position, hence enhancing the growth of the organizations. This situation could also suffice for the growth of SACCOs. The findings of the study also agree with Odhiambo (2012) who on exploring a comparison between social networking and traditional brand management found social networking to be more effective for SACCO growth. Finally, this study agrees with Selvaraj (2015) who concluded that SACCOS are social organizations due to social networking, which educate the people in economic management, and this has in turn been impactful on their growth.

5.1.3 Savings culture and social networking

The findings of the study indicate that there is positive relationship between savings culture and social networking. This result implies that the level of savings culture is associated with the level of social networking is directly associated with the level of social networking. This is in agreement with findings of Lew (2013) who argued that if there is good social networking among people or a group, it is most likely that they can offer advice to themselves on how best they can save their money. Further, the finding is in line with Putnam, Leonardi, and Nanetti (2013) who posited that social networks, are an important indicator of social capital, which according to Bian (2017) plays an indispensable role in individuals' financial decision making,

The findings are also consistent with the view point of Biggart and Castanias (2015) who argued that social networks can be equated to social collateral or assurance against risks an individual would have incurred to save money in un known bank. This basically due to the fact that individuals perceive the utilization of social understandings in formulating and implementing economic financial strategies as valuable as material assets. In essence collateralized social relations can also serve as a presumptive guarantee. Likewise, Coleman (2018) and Putnam et al. (2013) indicate that social relations between individuals generate value which may manifest through the saving culture of an individual.

The study is central to the findings of Izugbara's (2004) who argued that networks can be disempowering which again affects the savings culture of the members. Likewise, Karlan et al. (2017) found little evidence to suggest that member's savings culture is usually as a result of participants' social networking in community activities.

5.2 Conclusion

In light of the findings of the study and the discussion, the study makes the following conclusions. First, the study reveals an existence of the relationship between saving culture, social networking and growth of SACCOs in West Nile. These findings are largely in tandem with findings of other scholars on the subject, both in similar as well as in the different industries.

This study also concludes that saving culture has a direct relationship with social networking, the combination of which leads to the growth SACCOs.

5.3 Recommendations

Basing on the conclusion made, the following recommendations have been suggested;

i) The management of the SACCOs in West Nile should ensure that they design programs that encourage their members to save, so as to increase the deposits with the SACCOs which lead to a better financial wellbeing of the SACCOs and as such have adequate funds to lend out to members.

ii) The SACCOs should also intensify their endeavours of improving the financial literacy of members, regarding a number of aspects, and the associated benefits such as; such as interest earned, how it relates to the amount of savings; the bearing on the credit worthiness of the member, which aspect is key regarding the appraisal of a member' loan application and the size of the laon a member may qualify for. This will go a long way to encourage members to save and consequently led to the growth of the SACCOs.

iii) There is need for the SACCO managers to come up with practices that foster social networking among the members of the SACCOs. This could include among others the requirement for loan guarantors to provide certain information about the members who loans they guarantee in a bid to try and close the gap between them. This would bring about meaningful relationships based on their shared benefit as SACCO members.

iv) There is need to encourage knowledge sharing, especially about success stories, This would definitely serve to inform each other on how to go about the different challenges that could hamper the progress of members. The information could entail aspects such as prudent investment decision making and how to grow savings.

5.4 Anticipated Limitations of the study

The researcher faced the following limitations;

v) The study used a cross sectional study yet some issues of saving culture, social networking and growth of SACCOs can be addressed using a longitudinal studies.

vi) The study was only limited to SACCOs in west Nile, therefore the results can't be generalized to other areas, hence other studies can be carried out in other contexts.

vii) The focus of this study was on savings culture and networking as predictors of growth of SACCOs. However, other study may explore other factors that explain growth of Saccos.

viii) The researcher found difficulty in finding respondents to fill the questionnaire because of their busy schedules. However, the researcher made consistent call backs reminding the respondents to fill the questionnaires. Despite these limitations, the study would contribute to existing literature

5.5 Areas of further study

In the process of carrying out this research, there are some areas which were not handled though are important in this research. These are hereby suggested for future research;

i) A qualitative study of the saving culture, social networking and growth of SACCOs to be able to appreciate the relationships further.

ii) The mediating role of social networking on the relationship between saving culture and growth of SACCOs.

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Appendix I: Research Instrument

MAKERERE UNIVERSITY
DIRECTORATE OF RESEARCH AND GRADUATE TRAINING

Dear Sir/ Madam,

I am Juru Suzan pursuing a Master's Degree in Banking and Investment of Makerere University. As one of the requirements for completion, I am undertaking a study on **"SAVING CULTURE, SOCIAL NETWORKING AND GROWTH OF SACCOS IN WEST NILE – UGANDA".** This study is purely for academic purposes and all your responses expressed herein will be kept with ultimate confidentiality. You are requested to feel free while filling this questionnaire presented to you.

Suzan Juru
Tel. No

SECTION A: DEMOGRAPHIC CHARACTERISTICS

In the following questions, you are requested to tick the option that best suits you.

PERS01. Gender

Male	Female

PERS02. Age bracket

<30 yrs	30-40 yrs	41-50 yrs	51 and above

PERS03. Highest Education level you have attained

Diploma	Degree	Masters	PhD

PERS04: Please tick your marital status

Single	Married	Widow	Widower

PERS05. For how long have you belonged to this SACCO?

<5 yrs	5-10 yrs	11 yrs & above

ORG01. For how long has this SACCO existed?

<5 yrs	5-10 yrs	11 yrs& above

ORG02**.** Please indicate the number of employees you have in this SACCO.

	5-49	50-100

SECTION B:

For each statement in the following section, please indicate the extent to which you agree or disagree. Rate your scores on a 5 point scale ranging from; 1-Strongly Disagree (**SD**), 2- Disagree (**D**), 3- Not Sure (**NS**), 4- Agree (**A**) and 5 represents Strongly Agree (**SA**).

	STATEMENTS	**SD**	**D**	**NS**	**A**	**SA**
	SAVINGS CULTURE					
	Income Levels					
1	Our clients have limited incomes to save	1	2	3	4	5
2	The SACCO members have easy access to finances which they can save	1	2	3	4	5
3	The SACCO clients are able to save surplus money for their development projects	1	2	3	4	5
4	Poverty levels in the community have affected the savings of clients for the last 5 years	1	2	3	4	5
5	Overall, our clients have incomes to save	1	2	3	4	5
	Financial Literacy					
6	Our clients know about managing finance	1	2	3	4	5
7	Our firm is aware of financial products and services provided by commercial banks	1	2	3	4	
8	our firm participates less in the formal financial system	1	2	3	4	5
9	Our firm has different sources from which it can borrow from	1	2	3	4	5
	Our firm makes effective financial choices	1	2	3	4	5
11	Our firm has working knowledge of financial institutions	1	2	3	4	5
12	Our firm has adequate skills in financial management	1	2	3	4	5
13	Our Firm is capable of discussing money and financial issues with comfort	1	2	3	4	5
14	Our firm is very confident when making financing decisions	1	2	3	4	5
	SOCIAL NETWORKING					
	Peer to Peer customer support					
15	The SACCO increases clients' engagements to build a better relationship with them	1	2	3	4	5
16	Our clients can easily connect with each other which creates loyalty to the SACCO	1	2	3	4	5
17	The SACCO effortlessly provides answers quickly to its customers	1	2	3	4	5
	Information sharing					
18	The SACCO shares business units' proprietary information with their clients	1	2	3	4	5
19	The SACCO always updates its clients' in advance of the firm changing needs	1	2	3	4	5
20	The SACCO informs the clients about its status.	1	2	3	4	5

21	The SACCO works closely on new product development with its clients	1	2	3	4	5
22	The SACCO is never afraid to let the clients' know about their promotional strategies	1	2	3	4	5
23	The SACCO provides any information that might help to maintain excellent relationship with the clients	1	2	3	4	5
	Growth of SACCOs					
	Profitability					
24	The Sales volumes of the SACCO have steadily increased	1	2	3	4	5
25	The profits of the SACCO have steadily increased	1	2	3	4	5
26	The Cash levels of the SACCO have steadily improved	1	2	3	4	5
27	The SACCO expenses are more than the income	1	2	3	4	5
28	The SACCO efficiently manages its operating costs	1	2	3	4	5
29	The SACCO has witnessed an increase on return on assets	1	2	3	4	5
30	The SACCO operates on only internally generated funds	1	2	3	4	5
	Loan Portfolio Quality					
31	The SACCO does alter the repayment period of clients in case of default	1	2	3	4	5
32	The SACCO interest rates variation affects loan portfolio performance.	1	2	3	4	5
33	The costs of loan recovery for the SACCO affects loan portfolio performance	1	2	3	4	5
34	Collusion between bank staff and clients during loan acquisition affects loan portfolio performance.	1	2	3	4	5
35	The SACCO usually increases charges during repayment which may affects the loan recovery process	1	2	3	4	5
36	The SACCO usually registers an increase in the number of loan applicants.	1	2	3	4	5
37	The SACCO has always registered annual decline in loan related costs.	1	2	3	4	5

Appendix 2: List of SACCOs the three districts of Adjumani, Arua and Koboko

NAME OF SOCIETY	STATUS	REGISTRATION DATE	CATEGORY / TYPE	ENTERPRISE /COMMODITY/ACTIVITY	REGISTERED ADDRESS	DISTRICT	REGION	SUB REGIONS TRADITIONAL
OSU RANCHING COOPERATIVE SOCIETY LIMITED	PROBATION	September 4 1995	AGRICULTURAL MARKETING LIVESTOCK	CATTLE RANCHING	P O BOX 35	ADJUMANI	NORTHERN	WEST NILE
ATIDRI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 3 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 2	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI INTERGRATED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 21 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 2	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI CHELI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	October 1 2008	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 2	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI TOWN COUNCIL FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 20 2012	SAVING AND CREDIT	LENDING AND BORROWING	C/O BOX 3	ADJUMANI	NORTHERN	WEST NILE
ADROPI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 11	ADJUMANI	NORTHERN	WEST NILE
CIFORO FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 173	ADJUMANI	NORTHERN	WEST NILE
PAKELE FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
ITIRIKWA INITIATIVE FOR DEVELOPMENT COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O ITIRIKWA	ADJUMANI	NORTHERN	WEST NILE
ARINYAPI PRODUCTIVE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING		ADJUMANI	NORTHERN	WEST NILE
OFUA ARISE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 142	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
PACHARA SUB COUNTY FARMERS INITIATIVE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 22 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 127	ADJUMANI	NORTHERN	WEST NILE
DZAIPI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 10 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 196	ADJUMANI	NORTHERN	WEST NILE

EMPOWERING HANDS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 14 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 75	ADJUMANI	NORTHERN	WEST NILE
AFIDA COOPERATIVE SOCIETY LIMITED	PROBATION	August 1 2013	AGRICULTURAL MARKETING		P O BOX 149 PAKELE SUB-COUNTYTY	ADJUMANI	NORTHERN	WEST NILE
ATABOO CENTRAL COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 28 2013	SAVING AND CREDIT	LENDING AND BORROWING	ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
LAJOPI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 19 2013	SAVING AND CREDIT	LENDING AND BORROWING	C/O ADROPI SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI DISTRICT HEALTH WORKERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 4 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 20	ADJUMANI	NORTHERN	WEST NILE
OFULA PRODUCE AND MARKETING COOPERATIVE SOCIETY LIMITED	PROBATION	July 25 2015	AGRICULTURAL MARKETING		P O BOX 142	ADJUMANI	NORTHERN	WEST NILE
KADABARA CATTLE AND GOAT FARMERS COOPERATIVE SAVINGA AND CREDIT SOCIETY LIMITED	PROBATION	June 24 2016	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 21 ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
GOLIDA SOYA BEAN FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 2 2019	AGRICULTURAL MARKETING	SOYA BEAN FARMERS	P O BOX 142 ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
MUNGWA MODEL FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 5 2019	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 2 ADJUMAN	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI TRADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 19 2019	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ADJUMANI TOWN COUNCIL,TEREZA LANE	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI WEST CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	MECHANICS		ADJUMANI	NORTHERN	WEST NILE
MAWOGOLA COUNTY FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING		ADJUMANI	NORTHERN	WEST NILE
MAWOGOLA COUNTY ELECTED LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS		ADJUMANI	NORTHERN	WEST NILE
LWEMIYAGA COUNTY PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS		ADJUMANI	NORTHERN	WEST NILE
LWEMIYAGA COUNTY CARPENTRY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY		ADJUMANI	NORTHERN	WEST NILE

ADJUMANI WEST TAILORING COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	TAILORING	ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI WEST BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	BODA BODA		ADJUMANI	NORTHERN	WEST NILE
ADJUMANI WEST PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS		ADJUMANI	NORTHERN	WEST NILE
ADJUMANI WEST CONSTITUENCY LOCAL LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS		ADJUMANI	NORTHERN	WEST NILE
ADJUMANI WEST CONSTITUENCY VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	VETERANS		ADJUMANI	NORTHERN	WEST NILE
MWENGE CENTRAL TAILORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	TAILORING	ADJUMANI T.C	ADJUMANI	NORTHERN	WEST NILE
MWENGE CENTRAL YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	ADJUMANI T.C	ADJUMANI	NORTHERN	WEST NILE
NORTH DIVISION TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	ADJUMANI T.C	ADJUMANI	NORTHERN	WEST NILE
KASANJE TOWN COUNCIL VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	VETERANS	PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
KIRA DIVISION VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	VETERANS	PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
LOWER MADI-OKOLLO CONSTITUENCY BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	BODA BODA	PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
BUNYARUGURU CONSTITUENCY PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
BWEYOGERERE DIVISION RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI EAST PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	P.O BOX PEKELE SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE

ADJUMANI EAST RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	P.O BOX PEKELE SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY LOCAL LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS	P.O BOX PEKELE SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	P.O BOX PEKELE SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE
KWEEN CONSTITUENCY WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX PEKELE SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE
KWEEN CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	P.O BOX PEKELE SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE
MITYANA SOUTH CONSTITUENCY WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P.O BOX PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
MITYANA SOUTH CONSTITUENCY PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	P.O BOX PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
MITYANA SOUTH CONSTITUENCY LOCAL LEADRS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS	P.O BOX PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
MITYANA SOUTH CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P.O BOX PEKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI EAST CONSTITUENCY TAILORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	TAILORING	P.O BOX 4 MOROTO	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI EAST PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P.O KASANJE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
FUDA SIM SIM FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 16 2021	AGRICULTURAL MARKETING	SIM SIM FARMERS	P O BOX FUDA CENTRAL, FUDA PARISH	ADJUMANI	NORTHERN	WEST NILE
AGOJO MUGI MAIZE FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 16 2021	AGRICULTURAL MARKETING	MAIZE FARMERS	P O BOX MARWA VILLAGE, AGOJO PARISH	ADJUMANI	NORTHERN	WEST NILE

ITIRIKWA RICE FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 16 2021	AGRICULTURAL MARKETING	RICE FARMERS	P O BOX ORUNGWA VILLAGE MUNGULA PARISH`	ADJUMANI	NORTHERN	WEST NILE
MGBERE SIM SIM FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 17 2021	AGRICULTURAL MARKETING	SIM SIM FARMERS	P O BOX ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
MARINDI MAIZE FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 19 2021	AGRICULTURAL MARKETING	MAIZE FARMERS	P O BOX MARINDI CENTRAL VILLAGE	ADJUMANI	NORTHERN	WEST NILE
DZAIPI GROUNDNUT FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 19 2021	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX MINIKI CENTRAL VILLAGE	ADJUMANI	NORTHERN	WEST NILE
PAKELE YOUTH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 19 2021	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 148 ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI WEST CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	October 5 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P O BOX ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI EAST TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P O BOX PAKELE TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI PEOPLES COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 13 2021	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ADJUMANI TOWN COUNCIL	ADJUMANI	NORTHERN	WEST NILE
AJUMANI GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	December 30 1953	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O ADROPI MADI	ADJUMANI	NORTHERN	WEST NILE
KERULA GROWRS COOPERATIVE SOCIETY LIMITED	PERMANENT	October 29 1962	AGRICULTURAL MARKETING		P O WEST NILE	ADJUMANI	NORTHERN	WEST NILE
KUBO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	September 2 1966	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BUKEDI	ADJUMANI	NORTHERN	WEST NILE
UNA COOPERATIVE FARMING SOCIETY LIMITED	PERMANENT	February 7 1969	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	C/O JAGO ADROPI	ADJUMANI	NORTHERN	WEST NILE
OKOUBA FARMERS COOPERATIVE SOCIETY LIMITED	PERMANENT	November 25 1982	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O KUMI	ADJUMANI	NORTHERN	WEST NILE
AYIVU FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 5 2003	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1098	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 26 2004	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 9	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI WOMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	April 21 2005	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 2	ADJUMANI	NORTHERN	WEST NILE

AULOGO COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 16 2005	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 228	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI RURAL COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	October 17 2006	SAVING AND CREDIT	LENDING AND BORROWING	BOX 167	ADJUMANI	NORTHERN	WEST NILE
ACIRE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	November 1 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 76	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI COMMUNITY SOLIDARITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 7 2007	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 173	ADJUMANI	NORTHERN	WEST NILE
OFUA - AGRO FARMERS COOPERATIVE SOCIETY LIMITED	PERMANENT	February 14 2007	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	C/O P O BOX 142 OFUA SUB-COUNTY	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI TEACHERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 12 2007	SAVING AND CREDIT	LENDING AND ..BORROWING	P O box 2	ADJUMANI	NORTHERN	WEST NILE
PAWA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 12 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 11	ADJUMANI	NORTHERN	WEST NILE
AMANI FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 13 2007	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 173 CIFORO SUB COUNTY	ADJUMANI	NORTHERN	WEST NILE
DERUDIA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 13 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 226	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI TOWN COUNCIL COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	April 11 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 3	ADJUMANI	NORTHERN	WEST NILE
DZAIPI RURAL COMMUNITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	May 21 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 196	ADJUMANI	NORTHERN	WEST NILE
ADROPI SUB COUNTY RURAL COMMUNITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 9 2009	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 11	ADJUMANI	NORTHERN	WEST NILE
PAKELE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	January 14 2010	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 148 ADJUMANI	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI NILE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	May 24 2011	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 3	ADJUMANI	NORTHERN	WEST NILE
ADJUMANI ARISE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	May 30 2011	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 3	ADJUMANI	NORTHERN	WEST NILE
IDRIMARI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 28 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 127	ADJUMANI	NORTHERN	WEST NILE

NAME OF SOCIETY	STATUS	REGISTRATION DATE	CATEGORY / TYPE	ENTERPRISE /COMMODITY/ACTIVITY	REGISTERED ADDRESS	DISTRICT	REGION	SUB REGIONS TRADI
ANIPI GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 22 1973	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O RHINO CAMP	ARUA	NORTHERN	WEST NILE
VURRA TOBACCO AND WOODFUEL COOPERATIVE SOCIETY LIMITED	PROBATION	January 24 2018	AGRICULTURAL MARKETING	TOBACCO FARMERS		ARUA	NORTHERN	WEST NILE
YIKURU FRANKPORT COOPERATIVE SOCIETY LIMITED	PROBATION	November 28 1977	TRANSPORT		P O BOX 35	ARUA	NORTHERN	WEST NILE
WEST NILE BUS SERVICE COOPERATIVE SOCIETY LIMITED	PROBATION	August 4 1993	TRANSPORT		P O BOX 594	ARUA	NORTHERN	WEST NILE
AYIVU MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PROBATION	October 19 1994	MULTIPURPOSE		P O BOX 371	ARUA	NORTHERN	WEST NILE
ARUA DISTRICT ELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 3 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 194	ARUA	NORTHERN	WEST NILE
ARUA BISNES ENTERPRISE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 4 2007	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 159	ARUA	NORTHERN	WEST NILE
LOGIRI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 19 2008	SAVING AND CREDIT	LENDING AND BORROWING	C/O LOGIRI SUB COUNTY BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
RHINOCAMP COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 22 2008	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 01 ARUA	ARUA	NORTHERN	WEST NILE
PAJULU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 28 2008	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
NUNU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 3 2008	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OLUVU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 6 2009	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35 OLUVU SUB-COUNTY	ARUA	NORTHERN	WEST NILE
URIAMA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 15 2009	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1	ARUA	NORTHERN	WEST NILE
ANYAFIO COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 14 2011	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1	ARUA	NORTHERN	WEST NILE
PAWOR COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 22 2011	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 1	ARUA	NORTHERN	WEST NILE
NILE AGRO-INPUT DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	February 16 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 7634 KAMPALA	ARUA	NORTHERN	WEST NILE
ONZORO PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 7 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O KATRINI SUB COUNTY	ARUA	NORTHERN	WEST NILE
ONAI PARISH COMMUNITY DEVELOPMENT COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 13 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O ONAI PARISH AII-VU SUB-COUNTYTY	ARUA	NORTHERN	WEST NILE
AJIA PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 13 2012	SAVING AND CREDIT	LENDING AND BORROWING	C/O AJIA SUB COUNTY	ARUA	NORTHERN	WEST NILE

KOMITE-PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 13 2012	SAVING AND CREDIT	LENDING AND BORROWING	KOMITE PARISH PAJULE SUB COUNTY	ARUA	NORTHERN	WEST NILE
ARARA PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 20 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O ARARA PARISH ULEPPI	ARUA	NORTHERN	WEST NILE
ROBU PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 20 2012	SAVING AND CREDIT	LENDING AND BORROWING	C/O BOX 1	ARUA	NORTHERN	WEST NILE
OTUMBARI PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 20 2012	SAVING AND CREDIT	LENDING AND BORROWING	OTUMBARI PARISH	ARUA	NORTHERN	WEST NILE
OREKU PARISH COMMUNITY DEVELOPMENT COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 20 2012	SAVING AND CREDIT	LENDING AND BORROWING	C/O BOX 1	ARUA	NORTHERN	WEST NILE
ADRIPI PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 20 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 300	ARUA	NORTHERN	WEST NILE
ANIPI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 20 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 372	ARUA	NORTHERN	WEST NILE
RIVER OLI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 9 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27	ARUA	NORTHERN	WEST NILE
LUFE PARISH COMMUNITY DEVELOPMENT COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 14 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 01	ARUA	NORTHERN	WEST NILE
BUNYU PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 9 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1128	ARUA	NORTHERN	WEST NILE
WANDI PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 9 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 01	ARUA	NORTHERN	WEST NILE
TURU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 9 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 01	ARUA	NORTHERN	WEST NILE
OLIBA PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 9 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 195	ARUA	NORTHERN	WEST NILE
MICU PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 9 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 01	ARUA	NORTHERN	WEST NILE
OMBOKORO PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 12 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O OMBOKORO PARISH	ARUA	NORTHERN	WEST NILE
ONZIVU PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 12 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 01	ARUA	NORTHERN	WEST NILE
OLUA PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 12 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O OLUA PARISH	ARUA	NORTHERN	WEST NILE
OLEA PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 12 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O OLEA PARISH	ARUA	NORTHERN	WEST NILE
ANAVU PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 12 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O ANAVU PARISH	ARUA	NORTHERN	WEST NILE
ODRAVU PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 1 2013	SAVING AND CREDIT	LENDING AND BORROWING	C/O MANIBE SUB-COUNTYTY	ARUA	NORTHERN	WEST NILE
ENYAU WARD COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	February 18 2013	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27	ARUA	NORTHERN	WEST NILE

KATI PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 3 2013	SAVING AND CREDIT	LENDING AND BORROWING	C/O ADUMI SUB COUNTY	ARUA	NORTHERN	WEST NILE
CHANGE MAKERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 9 2013	SAVING AND CREDIT	LENDING AND BORROWING	OSU CELL,RIVER OLI DIVISION PANGISA WARD ARUA	ARUA	NORTHERN	WEST NILE
ARUA KAMU KAMU MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 21 2013	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1100 ARUA	ARUA	NORTHERN	WEST NILE
ARUA KUBALA PARK OPERATORS AND MARKET VENDORS COOPERATIVE SOCIETY LIMITED	PROBATION	January 22 2014	TRANSPORT		P O BOX 45 ARUA	ARUA	NORTHERN	WEST NILE
KATIYI PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 22 2014	SAVING AND CREDIT	LENDING AND BORROWING	C/O ULEPPI SUB COUNTY	ARUA	NORTHERN	WEST NILE
OZOO PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 22 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 195 ARUA	ARUA	NORTHERN	WEST NILE
YABHAVOKO COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 22 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1128, ARUA	ARUA	NORTHERN	WEST NILE
ARUA TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 31 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1100 ARUA	ARUA	NORTHERN	WEST NILE
ARUA-KAMPALA-LOGIRI MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 2 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 568	ARUA	NORTHERN	WEST NILE
AJIRAKU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 30 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35	ARUA	NORTHERN	WEST NILE
MITE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 30 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 254	ARUA	NORTHERN	WEST NILE
EWADRI PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 2 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX EWADRU PARISH	ARUA	NORTHERN	WEST NILE
ARUA HILL ENTREPRENUERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 19 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 64 ARUA	ARUA	NORTHERN	WEST NILE
ARUA UNITED TRANSPORTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 29 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 816 ARUA	ARUA	NORTHERN	WEST NILE
PAWOR PARK OPERATORS AND MARKET VENDORS COOPERATIVE SOCIETY LIMITED	PROBATION	November 13 2014	MULTIPURPOSE		P O BOX 829 ARUA	ARUA	NORTHERN	WEST NILE
ODU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 4 2015	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1107 ARUA	ARUA	NORTHERN	WEST NILE
ARUA HOSPITAL STAFF COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 9 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 03	ARUA	NORTHERN	WEST NILE
ARUA ABATTOIR COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 23 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27	ARUA	NORTHERN	WEST NILE
BAZAAR ARUA BUS OPERATORS COOPERATIVE SOCIETY LIMITED	PROBATION	December 23 2014	TRANSPORT		P O BOX 144 ARUA	ARUA	NORTHERN	WEST NILE

TERGO FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	March 6 2015	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 957 ARUA	ARUA	NORTHERN	WEST NILE
NYIO - AYAUU FARMERS PRODUCE AND MARKETING COOPERATIVE SOCIETY LIMITED	PROBATION	November 4 2015	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 214	ARUA	NORTHERN	WEST NILE
KUBALA MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 30 2016	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 01 AMUGO SUB COUNTY	ARUA	NORTHERN	WEST NILE
WEST NILE MOBILIZERS FOR DEVELOPMENT COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 31 2016	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27 ARUA	ARUA	NORTHERN	WEST NILE
WEST NILE SEED MULTIPLICATION COOPERATIVE SOCIETY LIMITED	PROBATION	September 6 2016	AGRICULTURAL MARKETING		P O BOX 951 ARUA	ARUA	NORTHERN	WEST NILE
OASIS ARUA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 1 2016	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX RHINO CAMP ROAD ARUA	ARUA	NORTHERN	WEST NILE
MIATANGACHIA UNITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	February 22 2017	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
ARUA DISTRICT YOUTH COOPERATIVE SOCIETY LIMITED	PROBATION	April 19 2017	AGRICULTURAL MARKETING		P O BOX 1	ARUA	NORTHERN	WEST NILE
AAVOM COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 10 2017	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 335	ARUA	NORTHERN	WEST NILE
ARUA UNITED PASSENGERS SERVICES OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 15 2017	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 624 ARUA	ARUA	NORTHERN	WEST NILE
MUNI UNIVERSITY STAFF COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 17 2017	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 725 ARUA	ARUA	NORTHERN	WEST NILE
WAKA AGRICULTURAL AND MARKETING COOPERATIVE SOCIETY LIMITED	PROBATION	January 30 2018	AGRICULTURAL MARKETING		P O BOX 1293 ARUA	ARUA	NORTHERN	WEST NILE
ARUA HILL DIVISION LORRY OPERATORS AND FOOD VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 19 2018	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 715 ARUA	ARUA	NORTHERN	WEST NILE
AMIKA UNITED MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 4 2018	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 204 ARUA	ARUA	NORTHERN	WEST NILE
RHINO CAMP TAXI OPERATORS AND MARKET VENDORS COOPERATIVE SOCIETY LIMITED	PROBATION	August 3 2018	TRANSPORT		P O BOX 499 ARUA	ARUA	NORTHERN	WEST NILE
ONZORO OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	September 5 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OTREVU OIL SEED FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	September 5 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ANGAZI VILLAGE, ARUA	ARUA	NORTHERN	WEST NILE
AYURI OIL SEED PRODUCERS COOPERATIVE SOCIETY LIMITED	PROBATION	September 5 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
LIMA COFFEE GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 2 2018	AGRICULTURAL MARKETING	COFFEE FARMERS	P O BOX 1 LOGIRI SUB COUNTY	ARUA	NORTHERN	WEST NILE

LAURA OIL SEED PRODUCER COOPERATIVE SOCIETY LIMITED	PROBATION	October 5 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
KWILI OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 5 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OYW OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 5 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 35 ARUA	ARUA	NORTHERN	WEST NILE
OCEA OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 5 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
TRANGALA OIL SEEDS GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 11 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX TRANGALA VILLAGE, GBULUKU ATUNI PARISH	ARUA	NORTHERN	WEST NILE
ERAMVA OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 12 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 35 ARUA	ARUA	NORTHERN	WEST NILE
ORIBU OIL SEED PRODUCER COOPERATIVE SOCIETY LIMITED	PROBATION	November 7 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ORIBU YOUTH CENTRE	ARUA	NORTHERN	WEST NILE
OYOA OIL SEEDS GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	November 26 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX OYOA VILLAGE ,ARUA	ARUA	NORTHERN	WEST NILE
KATIYI OILSEED PRODUCE COOPERATIVE SOCIETY LIMITED	PROBATION	December 28 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ENYIO VILLAGE, ARUA	ARUA	NORTHERN	WEST NILE
AJIBU OIL SEED PRODUCER COOPERATIVE SOCIETY LIMITED	PROBATION	December 28 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX ALIBU TRADING CENTRE, ARUA	ARUA	NORTHERN	WEST NILE
IDAYI OIL SEED PRODUCER COOPERATIVE SOCIETY LIMITED	PROBATION	December 4 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
ARUA MADI AULOGO COMMUNITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 12 2019	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 264 ARUA	ARUA	NORTHERN	WEST NILE
GBULUKWATULA ORAA OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	May 15 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 221 ARUA	ARUA	NORTHERN	WEST NILE
ALIBA FUNDO OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	May 17 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
AWUVU NDARA OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	May 28 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 35 ARUA	ARUA	NORTHERN	WEST NILE
AIIVU AREA COOPERATIVE ENTERPRISE LIMITED	PROBATION	July 22 2019	AREA COOPERATIVE ENTERPRISE		P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
RHINOCAMP MA-ECORA AREA COOPERATIVE ENTERPRISE LIMITED	PROBATION	August 6 2019	AREA COOPERATIVE ENTERPRISE		P O BOX GBULUKUATUNI PARISH RHINOCAMP ARUA	ARUA	NORTHERN	WEST NILE
KIPAJI WEST NILE MAIZE GROWERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 3 2019	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 135 ARUA	ARUA	NORTHERN	WEST NILE
EJUPALA MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 9 2019	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 347 ARUA	ARUA	NORTHERN	WEST NILE

OKAVU OIL SEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	September 20 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OMBOKORO OILSEED GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	September 20 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
ORIVU OIL SEED PRODUCER COOPERATIVE SOCIETY LIMITED	PROBATION	October 2 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
LUGBARI OIL SEED FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 7 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
NYIO UNITED MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 7 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 414 ARUA	ARUA	NORTHERN	WEST NILE
RIGBO SUB COUNTY AREA COOPERATIVE ENTERPRISE LIMITED	PROBATION	February 20 2020	AREA COOPERATIVE ENTERPRISE		P O BOX ALIBA PARISH RIGBO SUB COUNTY	ARUA	NORTHERN	WEST NILE
ULEPPI-EREU AREA COOPERATIVE ENTERPRISE LIMITED	PROBATION	February 25 2020	AREA COOPERATIVE ENTERPRISE		P O BOX 1 ULEPPI SUB COUNTY	ARUA	NORTHERN	WEST NILE
RHINO CAMP LOWER AREA COOPERATIVE ENTERPRISE LIMITED	PROBATION	February 27 2020	AREA COOPERATIVE ENTERPRISE		P O BOX 35	ARUA	NORTHERN	WEST NILE
EDIOFE WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2020	SAVING AND CREDIT	LENDING AND BORROWING	P.O EDIOFE TRADING CENTRE ARUA	ARUA	NORTHERN	WEST NILE
LOBIDA BAZAAR WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 25 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
DRIWALA UNITED WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 25 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
MWVARA UNITED WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 9 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX MVARA WARD	ARUA	NORTHERN	WEST NILE
MAKERERE UNIVERSITY BUSINESS SCHOOL (MUBS) ARUA STAFF COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 10 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 756 ARUA	ARUA	NORTHERN	WEST NILE
ONZIVU AWINDIRI WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 27 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA MUSLIM DISTRICT COUNCIL (AMDC) IMAMS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 24 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 474 ARUA	ARUA	NORTHERN	WEST NILE
MUNI PRODUCE AND MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 25 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA MAIN MARKET AMANS WOMEN VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 27 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA	ARUA	NORTHERN	WEST NILE

MADI AND WEST NILE DIOCESE TEACHERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	October 21 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 370 ARUA	ARUA	NORTHERN	WEST NILE
ARUA CITY TANGANYIKA CENTRAL VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	November 26 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY PRODUCE DEALERS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS		ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY PRODUCE ENTREPRENUERS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS		ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY YOUTH LEADERS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	ARUA	ARUA	NORTHERN	WEST NILE
VVURA CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS		ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY FISHERMEN EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING		ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY WELDERS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	WELDING		ARUA	NORTHERN	WEST NILE
MWENGE CONSTITUENCY PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS		ARUA	NORTHERN	WEST NILE
MWENGE SOUTH CONSTITUENCY MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	ARUA	ARUA	NORTHERN	WEST NILE
SHEEMA MUNICIPALITY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	MECHANICS		ARUA	NORTHERN	WEST NILE
SHEEMA MUNICIPALITY PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 3 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS		ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	ARUA	ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY RESTAURANT OWNERS LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS		ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY JOURNALISTS LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	JOURNALISM		ARUA	NORTHERN	WEST NILE

VURRA CONSTITUENCY VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	VETERANS		ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY ELECTED LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS	P.O BOX 1 MOYO	ARUA	NORTHERN	WEST NILE
MWENGE SOUTH CONSTITUENCY WELDERS LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OKORO CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
RUHAAMA EAST CONSTITUENCY MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY SALON OPERATORS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OKORO CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	MECHANICS	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OKORO CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
LWEMIYAGA COUNTY METAL WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 4 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	MECHANICS	P.O LUBYA	ARUA	NORTHERN	WEST NILE
VURRA CONSTITUENCY PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	P.O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	BODA BODA	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE

AYIVU WEST CONSTITUENCY CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY LOCAL LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS	P.O AYIVU	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	BODA BODA	P.O AYIVU	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL ELECTED LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	MECHANICS	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O ARUA CENTRAL	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	P.O AYIVU	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P.O AYIVU	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE

ARUA CENTRAL DIVISION PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	P.O BOX ARUA	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O BOX AYIVU WEST	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY ELECTED LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS	P.O BOX AYIVU EAST	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS	P.O BOX AYIVU EAST	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	VETERANS	P.O BOX AYIVU EAST	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P.O BOX AYIVU CENTRAL DIVISION	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 29 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX AYIVU WEST	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION TAILORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 1 2021	EMYOOGA SAVING AND CREDIT	TAILORING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 1 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 1 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 1 2021	EMYOOGA SAVING AND CREDIT	BODA BODA	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 1 2021	EMYOOGA SAVING AND CREDIT	VETERANS	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 1 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION JOURNALISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	JOURNALISM	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE

AYIVU EAST CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY JOURNALISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	JOURNALISM	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 28 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
(BOBGADI) BONDO BOYS AND GIRLS ACTION FOR DEVELOPMENT INITIATIVE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 5 2021	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL DIVISION ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 11 2021	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27 ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CITY CENTRAL DIVISION TAXI OPERATORS AND DRIVERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 19 2021	TRANSPORT		P O BOX 1505 ARUA	ARUA	NORTHERN	WEST NILE
OBARU FISH FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	September 13 2021	FISHING	FISH FARMERS AND DEALERS	P O BOX 1510	ARUA	NORTHERN	WEST NILE
ULLUPI FISH FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	September 13 2021	FISHING	FISH FARMERS AND DEALERS	P O BOX ARUA	ARUA	NORTHERN	WEST NILE
ARUA CITY CRAFT MAKERS AND VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 15 2021	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA	ARUA	NORTHERN	WEST NILE

AYIVU EAST CONSTITUENCY PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	P O BOX AYIVU EAST	ARUA	NORTHERN	WEST NILE
ARUA CENTRAL FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CENTRAL	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY TAILORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	TAILORING	P O BOX AYIVU EAST	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING	P O BOX AYIVU WEST	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	MECHANICS	P O BOX AYIVU WEST	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY TAILORING DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	TAILORING	P O BOX AYIVU WEST	ARUA	NORTHERN	WEST NILE
AYIVU WEST TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 8 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P O BOX AYIVU WEST	ARUA	NORTHERN	WEST NILE
APAMADO AYIVU COMMUNITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	December 13 2021	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ANYAVU UMOJA ORGANIC FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	January 20 2022	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 728 ARUA	ARUA	NORTHERN	WEST NILE
ARIVU AQUACULTURE COOPERATIVE SOCIETY LIMITED	PROBATION	January 25 2022	FISHING	FISH FARMERS AND DEALERS	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
AMUDRILE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 25 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CITY POULTRY FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	February 14 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27 ARUA CITY	ARUA	NORTHERN	WEST NILE
DADAMU WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 7 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ONZIVU WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 7 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ARUA CITY ENTERPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 28 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA	NORTHERN	WEST NILE
ALIOWACHI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 3 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 274 ARUA	ARUA	NORTHERN	WEST NILE

AYIVU EAST CONSTITUENCY JOURNALISTS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 23 2022	EMYOOGA SAVING AND CREDIT	JOURNALISM	P O BOX AYIVU EAST, ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY MECHANICS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 23 2022	EMYOOGA SAVING AND CREDIT	MECHANICS	P O BOX AYIVU EAST, ARUA CITY	ARUA	NORTHERN	WEST NILE
AYIVU EAST CONSTITUENCY CARPENTERS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 23 2022	EMYOOGA SAVING AND CREDIT	CARPENTRY	P O BOX AYIVU EAST CONSTITUENCY	ARUA	NORTHERN	WEST NILE
AYIVU WEST CONSTITUENCY VETERANS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 23 2022	EMYOOGA SAVING AND CREDIT	VETERANS	P O BOX AYIVU WEST	ARUA	NORTHERN	WEST NILE
MBARAKA AQUACULTURE COOPERATIVE SOCIETY LIMITED	PROBATION	August 1 2022	FISHING	FISH FARMERS	P O BOX 27 ARUA CITY	ARUA CITY	NORTHERN	WEST NILE
AYIVU GRAYFFODE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 4 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX ARUA CITY	ARUA CITY	NORTHERN	WEST NILE
ARUA CITY HONEY WOMEN MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 10 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX RHINO CAMP ROAD	ARUA CITY	NORTHERN	WEST NILE
MANIBE UNITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 15 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1088 ARUA	ARUA CITY	NORTHERN	WEST NILE
EZESIVA QUARRY MINING COOPERATIVE SOCIETY LIMITED	PROBATION	January 17 2023	MINING	QUARRYING AND MINING	P O BOX AYELEMBE VILLAGE, ARUA	ARUA	NORTHERN	WEST NILE
OLITALA HARD ROCK COOPERATIVE SOCIETY LIMITED	PROBATION	January 17 2023	AGRICULTURAL MARKETING		P O BOX VURRA SUB COUNTY ARUA	ARUA	NORTHERN	WEST NILE
NDRIVU LOWER QUARRY COOPERATIVE SOCIETY LIMITED	PROBATION	January 24 2023	MINING	MINING	P O BOX NDRIVU VILLAGE, ARUA	ARUA	NORTHERN	WEST NILE
KULUUA PARISH QUARRY SITE COOPERATIVE SOCIETY LIMITED	PROBATION	January 25 2023	MINING	MINING	P O BOX KULUUA PARISH	ARUA	NORTHERN	WEST NILE
MALAYIKA MINING COOPERATIVE SOCIETY LIMITED	PROBATION	January 25 2023	MINING	MINING	P O BOX ETOLENI VILLAGE ARUA	ARUA	NORTHERN	WEST NILE
ERUBA PARISH AYELEMBE ZANGULE HARD ROCK COOPERATIVE SOCIETY LIMITED	PROBATION	May 10 2023	AGRICULTURAL MARKETING		P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
KULUVA PARISH NDRIVU-DRILEBA AGGREGATE MINING COOPERATIVE SOCIETY LIMITED	PROBATION	May 10 2023	MINING	MINING	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
ARUA OPEC COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 31 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 865	ARUA	NORTHERN	WEST NILE
LETA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 31 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1	ARUA	NORTHERN	WEST NILE
ACANA GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	December 30 1953	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O RWOTH OKORO	ARUA	NORTHERN	WEST NILE
ARANGA GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	February 6 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O ARINGA	ARUA	NORTHERN	WEST NILE
ANYIRIBU GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	February 6 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O OPI MADI	ARUA	NORTHERN	WEST NILE

BARAKALA GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	February 6 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O ARINGA WEST NILE	ARUA	NORTHERN	WEST NILE
YOYO (LAMOGI) GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	February 6 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O ARUNGA	ARUA	NORTHERN	WEST NILE
ORIVU GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	August 16 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 35 TEREGO	ARUA	NORTHERN	WEST NILE
BILEAFE GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	August 16 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 35 OPI TEREGO	ARUA	NORTHERN	WEST NILE
RHINO CAMP GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	September 8 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O RHINO CAMP	ARUA	NORTHERN	WEST NILE
MADULE GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	September 21 1954	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O OPI TEREGO	ARUA	NORTHERN	WEST NILE
AJUMANI PARURAYA MARKETING COOPERATIVE SOCIETY LIMITED	PERMANENT	July 3 1956	AGRICULTURAL MARKETING		P O BOX EAST MEDI	ARUA	NORTHERN	WEST NILE
NYOTO LUI GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	February 27 1961	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O ARUA	ARUA	NORTHERN	WEST NILE
OLUBA GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	February 27 1961	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O YUMBE	ARUA	NORTHERN	WEST NILE
MOLI WOLO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	December 28 1961	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O WEST NILE	ARUA	NORTHERN	WEST NILE
PAIDHA COFFEE GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	October 26 1962	AGRICULTURAL MARKETING	COFFEE FARMERS	P O PAIDAH	ARUA	NORTHERN	WEST NILE
NYAPEA COFFEE GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	October 26 1962	AGRICULTURAL MARKETING	COFFEE FARMERS	P O PAIDAH	ARUA	NORTHERN	WEST NILE
ADIBA MOICHA GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	October 29 1962	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O YUMBE	ARUA	NORTHERN	WEST NILE
GUREPI MOREDU GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	October 29 1962	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O WEST NILE	ARUA	NORTHERN	WEST NILE
OWAFFA GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	November 16 1962	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 153 WEST NILE	ARUA	NORTHERN	WEST NILE
PAWOR NYAKAFONDO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	November 22 1962	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O OKOLLO	ARUA	NORTHERN	WEST NILE
OLEVU GROWES COOPERATIVE SOCIETY LIMITED	PERMANENT	December 12 1962	AGRICULTURAL MARKETING		P O BOX 35	ARUA	NORTHERN	WEST NILE
RIKI GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	April 4 2004	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	C/O P O BOX 35	ARUA	NORTHERN	WEST NILE
EIYO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	December 20 1962	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 35	ARUA	NORTHERN	WEST NILE
OTUVU TOBACCO GROWERS WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 25 1964	AGRICULTURAL MARKETING	TOBACCO FARMERS	P O OWAFFA	ARUA	NORTHERN	WEST NILE
KUBALA TOBACCO GROWERS AND WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 25 1965	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O OWAFA WEST NILE	ARUA	NORTHERN	WEST NILE

ONYUNGARI TOBACCO GROWERS WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 25 1964	AGRICULTURAL MARKETING	TOBACCO FARMERS	P O OWAFFA	ARUA	NORTHERN	WEST NILE
AROYI TOBACCO AND WOODFUEL GROWES COOPERATIVE SOCIETY LIMITED	PERMANENT	December 9 1964	AGRICULTURAL MARKETING	TOBACCO FARMERS	P O BOX 397	ARUA	NORTHERN	WEST NILE
KUHALA TOBACCO AND WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	May 3 1965	AGRICULTURAL MARKETING	TOBACCO FARMERS	P O TEREGO	ARUA	NORTHERN	WEST NILE
ONYUNARI TOBACCO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	March 5 1965	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O P O BOX 39	ARUA	NORTHERN	WEST NILE
AJIA TOBACCO GROWERS AND WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 5 1965	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O P O BOX 39	ARUA	NORTHERN	WEST NILE
ARIVU TOBACCO GROWERS AND WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 5 1965	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O P O BOX 39	ARUA	NORTHERN	WEST NILE
KOBOKO TOBACCO GROWERS WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 5 1965	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O JAAGO MIDIA	ARUA	NORTHERN	WEST NILE
MIDIA TOBACCO AND WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	September 5 1966	AGRICULTURAL MARKETING TOBACCO	TOBACCO FARMERS	P O BOX 35	ARUA	NORTHERN	WEST NILE
ATTIAK TOBACCO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O JAAGO ATTIAK	ARUA	NORTHERN	WEST NILE
WANDI WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	CHARCOAL DEALERS	P O BOX 39	ARUA	NORTHERN	WEST NILE
AYI WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	CHARCOAL DEALERS	C/O JAAGO P O BOX 35	ARUA	NORTHERN	WEST NILE
OLUFFE WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	CHARCOAL DEALERS	C/O P O BOX 35 JAAGO	ARUA	NORTHERN	WEST NILE
OBO WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	CHARCOAL DEALERS	AIIVU P O BOX 35	ARUA	NORTHERN	WEST NILE
TRUE WOOD FUEL COOPERATIVE SOCIETY LIMITEDSOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	CHARCOAL DEALERS	C/O BOX 39	ARUA	NORTHERN	WEST NILE
AROI WOOD FUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	CHARCOAL DEALERS	P O BOX 39	ARUA	NORTHERN	WEST NILE
CHILLIO WOOD FUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	March 20 1967	AGRICULTURAL MARKETING	CHARCOAL DEALERS	P O BOX 35 PARANGA TEREGO COUNTY	ARUA	NORTHERN	WEST NILE
LOGIRI COFFEE GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	May 3 1968	AGRICULTURAL MARKETING	COFFEE FARMERS	C/O JAAGO LOGORI P O BOX 35	ARUA	NORTHERN	WEST NILE
OLELA FIRE CURED TOBACCO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	July 16 1968	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O JAAGO P O BOX 35	ARUA	NORTHERN	WEST NILE
ODRU FIRE WOOD TOBACCO GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	July 16 1968	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O JAAGO NYADRI BOX 35	ARUA	NORTHERN	WEST NILE
ENDEBU GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	September 24 1968	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O OKOLLO	ARUA	NORTHERN	WEST NILE

ODRAVU TOBACCO ANDWOOD FUEL GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	April 12 1968	AGRICULTURAL MARKETING	TOBACCO FARMERS	P O BOX 39	ARUA	NORTHERN	WEST NILE
WEST NILE COOPERATIVE UNION	PERMANENT	March 24 1969	AGRICULTURAL MARKETING		P O BOX 387 WANDI	ARUA	NORTHERN	WEST NILE
OFFAKAAJI TOBACCO AND WOODFUEL COOPERATIVE SOCIETY LIMITED	PERMANENT	November 23 1977	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O WESTNILE TOBACCO COOP UNION BOX 387	ARUA	NORTHERN	WEST NILE
VURRA TOBACCO AND WOODFUEL GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	December 14 1977	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O WESTNILE TOBACCO COOP UNION BOX 387	ARUA	NORTHERN	WEST NILE
ARUA DISTRICT CONSUMER COOPERATIVE SOCIETY LIMITED	PERMANENT	July 5 1981	AGRICULTURAL MARKETING	CONSUMERS	P O BOX 66	ARUA	NORTHERN	WEST NILE
ARUA GOVERNMENT EMPLOYEES CONSUMER COOPERATIVE SOCIETY LIMITED	PERMANENT	April 8 1981	AGRICULTURAL MARKETING	CONSUMERS	P O BOX 154	ARUA	NORTHERN	WEST NILE
ARIPI RANCHERS COOPERATIVE SOCIETY LIMITED	PERMANENT	August 17 1983	AGRICULTURAL MARKETING	CATTLE RANCHING	P O BOX 256	ARUA	NORTHERN	WEST NILE
ARUA TRANSPORT COOPERATIVE SOCIETY LIMITED	PERMANENT	March 22 1988	AGRICULTURAL MARKETING		P O BOX 379	ARUA	NORTHERN	WEST NILE
ARINGA GENERAL PURPOSE COOPERATIVE SOCIETY LIMITED	PERMANENT	May 1 1989	AGRICULTURAL MARKETING		P O YUMBE	ARUA	NORTHERN	WEST NILE
AGOFE COOPERATIVE SOCIETY LIMITED	PERMANENT	April 24 1990	AGRICULTURAL MARKETING		P O BOX 926	ARUA	NORTHERN	WEST NILE
AMBARU TOBACCO AND WOODFUEL GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	November 6 1990	AGRICULTURAL MARKETING	TOBACCO FARMERS	C/O WESTNILE TOBACCO COOP UNION	ARUA	NORTHERN	WEST NILE
FUNDO FISHING COOPERATIVE SOCIETY LIMITED	PERMANENT	May 12 1993	FISHING	FISH DEALERS	C/O JONGO HQS	ARUA	NORTHERN	WEST NILE
ONYUNGARI TOBACCO AND WOODFUEL GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	March 10 1995	AGRICULTURAL MARKETING TOBACCO	TOBACCO FARMERS	P O BOX 387	ARUA	NORTHERN	WEST NILE
ARUA PRODUCE AND MARKETING COOPERATIVE SOCIETY LIMITED	PERMANENT	May 19 1998	AGRICULTURAL MARKETING		P O BOX 742	ARUA	NORTHERN	WEST NILE
KOBOKO UNITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	April 17 2002	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 107 KOBOKO	ARUA	NORTHERN	WEST NILE
HARIZONA MULTIPURPOSE YOUTH COOPERATIVE SOCIETY LIMITED	PERMANENT	May 3 2004	MULTIPURPOSE		P O BOX 124 KOBOKO	ARUA	NORTHERN	WEST NILE
ARUDI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	June 8 2004	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1052	ARUA	NORTHERN	WEST NILE
TUKALIRI FARMERS MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PERMANENT	September 2 2004	MULTIPURPOSE	CULTIVATIVE FARMING	P O BOX 51 KOBOKO	ARUA	NORTHERN	WEST NILE
OMUGO COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	July 7 2005	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1139	ARUA	NORTHERN	WEST NILE
VURRA PATRIOTIC COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	August 22 2005	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 47 ARUA	ARUA	NORTHERN	WEST NILE

ULEPPI FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	August 31 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1392	ARUA	NORTHERN	WEST NILE
ARUA UNITED PEOPLES COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	October 19 2006	SAVING AND CREDIT	LENDING AND BORROWING	BOX 619	ARUA	NORTHERN	WEST NILE
OLUFE SUB COUNTY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 5 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1	ARUA	NORTHERN	WEST NILE
KATRINI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 5 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1	ARUA	NORTHERN	WEST NILE
AII-VU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 5 2006	SAVING AND CREDIT	LENDING AND BORROWING	C/O BOX 179 ARUA	ARUA	NORTHERN	WEST NILE
KEBIR COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 19 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O ARUA	ARUA	NORTHERN	WEST NILE
ARIVU FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 19 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35	ARUA	NORTHERN	WEST NILE
ARUA MUNICIPALITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	January 12 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O B OX 27	ARUA	NORTHERN	WEST NILE
YIVU RURAL COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	January 18 2007	SAVING AND CREDIT	LENDING AND BORROWING	BOX 144	ARUA	NORTHERN	WEST NILE
NYADRI FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 5 2007	SAVING AND CREDIT	LENDING AND BORROWING	BOX 1544	ARUA	NORTHERN	WEST NILE
TARA FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 12 2007	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 1	ARUA	NORTHERN	WEST NILE
AROI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 13 2007	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 1	ARUA	NORTHERN	WEST NILE
KIJOMORO FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 13 2007	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 35 KIJOMORO SUB-COUNTY	ARUA	NORTHERN	WEST NILE
RIGBO COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 12 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O ARUA	ARUA	NORTHERN	WEST NILE
OLI CENTRAL COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 14 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27	ARUA	NORTHERN	WEST NILE
OKOLLO VOLUNTEERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 14 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O OKOLLO	ARUA	NORTHERN	WEST NILE
PANGISA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 16 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1557	ARUA	NORTHERN	WEST NILE
MANIBE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	May 21 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1537	ARUA	NORTHERN	WEST NILE
OFFAKA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	June 6 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 154	ARUA	NORTHERN	WEST NILE
OLUKO COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	July 20 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1128	ARUA	NORTHERN	WEST NILE
VURRA FAREMRS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	August 21 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35 ARUA	ARUA	NORTHERN	WEST NILE

TUCANEW COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	August 24 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1261	ARUA	NORTHERN	WEST NILE
YIVU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	August 24 2007	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 1	ARUA	NORTHERN	WEST NILE
VURRA RURAL PRODUCERS COOPERATIVE SOCIETY LIMITED	PERMANENT	October 26 2007	AGRICULTURAL MARKETING		P O BOX 684	ARUA	NORTHERN	WEST NILE
NADULE WANDI MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PERMANENT	November 6 2007	MULTIPURPOSE		P O BOX 387	ARUA	NORTHERN	WEST NILE
ODUPI COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	November 8 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1143	ARUA	NORTHERN	WEST NILE
DADAMU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	November 15 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35	ARUA	NORTHERN	WEST NILE
BILEAFE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	November 21 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35	ARUA	NORTHERN	WEST NILE
AJIA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	July 31 2008	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35 ARUA	ARUA	NORTHERN	WEST NILE
AMBATUKU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	May 20 2010	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1 ARUA	ARUA	NORTHERN	WEST NILE
OMUGO RURAL PRODUCERS' COOPERATIVE SOCIETY LIMITED	PERMANENT	December 8 2010	AGRICULTURAL MARKETING		P O OMUGO SUB COUNTY	ARUA	NORTHERN	WEST NILE
OLEBA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	November 14 2011	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1	ARUA	NORTHERN	WEST NILE
ECO MUNGUSI FISH FARMERS COOPERATIVE SOCIETY LIMITED	PERMANENT	November 21 2012	FISH AGRICULTURAL MARKETING	FISH FARMERS AND DEALERS	P O BOX 257	ARUA	NORTHERN	WEST NILE
NORTHERN REGION TAXI DRIVERS AND BROKERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	May 7 2013	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 212	ARUA	NORTHERN	WEST NILE
AMANIZOZU COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	August 7 2013	SAVING AND CREDIT	LENDING AND BORROWING	C/O P O BOX 159	ARUA	NORTHERN	WEST NILE
LAURA PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	September 5 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1	ARUA	NORTHERN	WEST NILE
ARUA BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	September 29 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27	ARUA	NORTHERN	WEST NILE
ARUA DISTRICT BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	October 30 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 27	ARUA	NORTHERN	WEST NILE
NICU PARISH COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 23 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 35 KISUBI	ARUA	NORTHERN	WEST NILE
ARUA PARENTS AND STUDENTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 16 2016	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 893 ARUA	ARUA	NORTHERN	WEST NILE
ARUA TAXI OPERATORS COOPERATIVE SOCIETY LIMITED	PERMANENT	May 3 2016	TRANSPORT		P O BOX 1100	ARUA	NORTHERN	WEST NILE

ARUA MADI AULOGO COMMUNITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	April 12 2021	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 264 ARUA	ARUA	NORTHERN	WEST NILE
NYIO UNITED MAEKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	May 30 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 414 ARUA	ARUA	NORTHERN	WEST NILE
AMIKA UNITED MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	March 7 2023	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 204 ARUA	ARUA	NORTHERN	WEST NILE

NAME OF SOCIETY	STATUS	REGISTRATION DATE	CATEGORY / TYPE	ENTERPRISE /COMMODITY/ACTIVITY	REGISTERED ADDRESS	DISTRICT	REGION	SUB REGIONS TRADITIONAL
KIROLO SANYU GROWERS COOPERATIVE SOCIETY LIMITED	PROBATION	February 18 1975	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 843	KOBOKO	NORTHERN	WEST NILE
NORTH NILE CONSUMER COOPERATIVE SOCIETY LIMITED	PROBATION	May 17 1978	CONSUMER		P O BOX 15	KOBOKO	NORTHERN	WEST NILE
UNITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 23 2012	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 151	KOBOKO	NORTHERN	WEST NILE
DRANYA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 23 2013	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 01 KOBOKO	KOBOKO	NORTHERN	WEST NILE
FAME ACTION COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 23 2013	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX C/O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO FARMERS ONE STOP CENTRE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 1 2014	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 12	KOBOKO	NORTHERN	WEST NILE
KULUBA FARMERS MULTPURPOSE COOPERATIVE SOCIETY LIMITED	PROBATION	May 30 2014	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 165	KOBOKO	NORTHERN	WEST NILE
KOTURO FARMERS MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PROBATION	April 1 2015	MULTIPURPOSE	CULTIVATIVE FARMING	P O BOX 1	KOBOKO	NORTHERN	WEST NILE
KOBOKO-ASUNGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	August 21 2015	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 635	KOBOKO	NORTHERN	WEST NILE
URABA UNITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	February 12 2016	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 144 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO BODA BODA OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 31 2017	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 31 KOBOKO	KOBOKO	NORTHERN	WEST NILE
LABULE UNITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	September 13 2017	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
JAKI KOBOKO KAMPALA COMMUNITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	May 17 2018	SAVING AND CREDIT	LENDING AND BORROWING	KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO TAXI PARK OPERATORS AND DRIVERS COOPERATIVE SOCIETY LIMITED	PROBATION	July 13 2018	TRANSPORT		P O KOBOKO	KOBOKO	NORTHERN	WEST NILE
KONYUKE OIL SEED RURAL PRODUCERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 2 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
WESTNILE UNITED TRANSPORTERS AND FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 16 2018	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 197 KOBOKO	KOBOKO	NORTHERN	WEST NILE
GBOROKOLONGO OIL SEED RURAL PRODUCERS COOPERATIVE SOCIETY LIMITED	PROBATION	December 28 2018	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE

ALLA-RIPINDI OIL SEED RURAL PRODUCERS COOPERATIVE SOCIETY LIMITED	PROBATION	October 18 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 3 KOBOKO	KOBOKO	NORTHERN	WEST NILE
LEIKO OIL SEEDCOOPERATIVE SOCIETY LIMITED	PROBATION	December 6 2019	AGRICULTURAL MARKETING	OIL SEED FARMERS	P O BOX 58 LEIKO PRIMARY SCHOOL	KOBOKO	NORTHERN	WEST NILE
KIBOKO UNITED VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 16 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
ABUKU AREA COOPERATIVE ENTERPRISE LIMITED	PROBATION	February 10 2020	AREA COOPERATIVE ENTERPRISE		P O BOX 1 ABUKU SUB COUNTY	KOBOKO	NORTHERN	WEST NILE
LIMA MAIZE FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 18 2020	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KIBALE JOURNALISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 5 2021	EMYOOGA SAVING AND CREDIT	JOURNALISM	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 5 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
BUKOTO CENTRAL COUNTY PRODUCE DEALERS EMYOOGA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 5 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
BUTEBO CONSTITUENCY JOURNALISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 5 2021	EMYOOGA SAVING AND CREDIT	JOURNALISM	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
BUKOTO CENTRAL COUNTY WOMEN ENTREPRENUERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 9 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
MAKERERE KAVULE CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 9 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
MITYANA NORTH CONSTITUENCY WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
MITYANA SOUTH CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	MECHANICS	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
MITYANA SOUTH CONSTITUENCY SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
MARUZI NORTH CONSTITUENCY FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE

APAC MUNICIPAL SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 10 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
BUKOTO CENTRAL COUNTY CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 5 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
BUKOTO CENTRAL COUNTY MARKET VENDOR COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 5 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	VETERANS	P.O BOX 239 RUBIRIZI	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P.O KYAKA CENTRAL	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BUJUMBA	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O BUJUMBA	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY PRODUCE DEALERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	PRODUCE DEALERS	P.O BOX 102 KITGUM	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX 4 MOROTO	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	MECHANICS	P.O BOX 4 MOROTO	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	P.O MWENGE SOUTH	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY	P.O BOX 1 MOROTO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS	P.O BOX 6 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY JOURNALISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	JOURNALISM	P.O BOPX 2 KALANGALA	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	YOUTH LEADERS	P.O BOX 6 KOBOKO	KOBOKO	NORTHERN	WEST NILE

KOBOKO MUNICIPAL CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P.O BOX 6 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	WELDING	P.O BOX 145 MPIGI	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	MECHANICS	P.O BOX 1 MARACHA	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY TAILORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	TAILORING	P.O BOX 1 MARACHA	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY TAILORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	TAILORING	P.O BOX 1 MARACHA	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY MARKET VENDORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	MARKET VENDING	P.O BOX OBONGI TOWN COUNCIL	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	P.O BOX 145 MPIGI	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 11 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P.O LUBAGA	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	March 18 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY	P.O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 14 2021	EMYOOGA SAVING AND CREDIT	VETERANS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 14 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY JOURNALISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	April 14 2021	EMYOOGA SAVING AND CREDIT	JOURNALISM	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPALITY CONSTITUENCY PERFORMING ARTSTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 18 2021	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 18 2021	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING	KOBOKO	KOBOKO	NORTHERN	WEST NILE

KOBOKO NORTH CONSTITUENCY TAILORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 18 2021	EMYOOGA SAVING AND CREDIT	TAILORING	KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 18 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP		KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY BODA BODA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 18 2021	EMYOOGA SAVING AND CREDIT	BODA BODA		KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 18 2021	EMYOOGA SAVING AND CREDIT	CARPENTRY	KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY SALON OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	June 18 2021	EMYOOGA SAVING AND CREDIT	SALON OPERATORS		KOBOKO	NORTHERN	WEST NILE
LUBAGA PARISH WOMEN ENTREPRENEURS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 26 2021	EMYOOGA SAVING AND CREDIT	ENTREPRENEURSHIP	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY POLITICAL LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 26 2021	EMYOOGA SAVING AND CREDIT	POLITICAL / LOCAL LEADERS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY VETERANS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 27 2021	EMYOOGA SAVING AND CREDIT	VETERANS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO MUNICIPAL CONSTITUENCY PERSONS WITH DISABILITY COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 27 2021	EMYOOGA SAVING AND CREDIT	PERSONS WITH DISABILITY	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
LOBULE FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 23 2021	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 107 KOBOKO	KOBOKO	NORTHERN	WEST NILE
LUDARA FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 23 2021	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 107 KOBOKO	KOBOKO	NORTHERN	WEST NILE
DRANYA FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 24 2021	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX 107 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KULUBA CASSAVA FARMERS COOPERATIVE SOCIETY LIMITED	PROBATION	August 26 2021	AGRICULTURAL MARKETING	CASSAVA FARMERS	P O BOX 107 KOBOKO	KOBOKO	NORTHERN	WEST NILE
AMAADS UNITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	January 20 2022	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 24 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH AQUACULTURE COOPERATIVE SOCIETY LIMITED	PROBATION	February 14 2022	FISHING	FISH FARMERS AND DEALERS	P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
MIMULODRA AQUACULTURE COOPERATIVE SOCIETY LIMITED	PROBATION	February 17 2022	FISHING	FISH FARMERS AND DEALERS	P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KULUBA AQUACULTURE COOPERATIVE SOCIETY LIMITED	PROBATION	February 17 2022	FISHING	FISH FARMERS AND DEALERS	P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE

KOBOKO CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 29 2022	EMYOOGA SAVING AND CREDIT	TAXI OPERATORS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 29 2022	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 29 2022	EMYOOGA SAVING AND CREDIT	MECHANICS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 29 2022	EMYOOGA SAVING AND CREDIT	PERFORMING ARTS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO NORTH CONSTITUENCY FISHERMEN COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 29 2022	EMYOOGA SAVING AND CREDIT	LENDING AND BORROWING	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO CONSTITUENCY RESTAURANT OWNERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PROBATION	July 29 2022	EMYOOGA SAVING AND CREDIT	RESTAURANT OPERATORS	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
JUJUMBU MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PROBATION	August 4 2022	MULTIPURPOSE		P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
MARIKULU MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PROBATION	August 4 2022	MULTIPURPOSE		P O BOX 1 KOBOKO	KOBOKO	NORTHERN	WEST NILE
ANIKA FARMERS MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PROBATION	August 10 2022	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	P O BOX KOBOKO	KOBOKO	NORTHERN	WEST NILE
LURIJO-LIRA GROWERS COOPERATIVE SOCIETY LIMITED	PERMANENT	November 16 1976	AGRICULTURAL MARKETING	CULTIVATIVE FARMING	C/O JOAGI MIDIA KOBOKO	KOBOKO	NORTHERN	WEST NILE
LOBULE FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	July 5 2006	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 123	KOBOKO	NORTHERN	WEST NILE
KULUBA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	January 19 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 210	KOBOKO	NORTHERN	WEST NILE
MIDIA FARMERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 13 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 154	KOBOKO	NORTHERN	WEST NILE
LUDARA COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	June 7 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 98	KOBOKO	NORTHERN	WEST NILE
KOBOKO TOWN COUNCIL COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	July 30 2007	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 115	KOBOKO	NORTHERN	WEST NILE
LUDARA RURAL PRODUCERS COOPERATIVE SOCIETY LIMITED	PERMANENT	December 8 2010	AGRICULTURAL MARKETING		P O BOX 98	KOBOKO	NORTHERN	WEST NILE
DRANYA FARMERS COOPERATIVE SOCIETY LIMITED	PERMANENT	October 26 2010	MULTIPURPOSE	CULTIVATIVE FARMING	P O BOX 19	KOBOKO	NORTHERN	WEST NILE
KINEKAANI JUAKALI COOPERATIVE SOCIETY LIMITED	PERMANENT	July 21 2011	MULTIPURPOSE		P O BOX 6	KOBOKO	NORTHERN	WEST NILE
RWENKUBA NYEKUNDIRE COOPERATIVE SOCIETY LIMITED	PERMANENT	November 28 2019	AGRICULTURAL MARKETING		P O BOX RWENKUBA	KOBOKO	NORTHERN	WEST NILE

					KISHORORO, NYAKYERA			
KOBOKO FARMERS ONE STOP CENTRE COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	December 17 2019	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 12 KOBOKO	KOBOKO	NORTHERN	WEST NILE
ORABA UNITED COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	PERMANENT	February 1 2023	SAVING AND CREDIT	LENDING AND BORROWING	P O BOX 144 KOBOKO	KOBOKO	NORTHERN	WEST NILE
KOBOKO TRINITY CHURCH MULTIPURPOSE COOPERATIVE SOCIETY LIMITED	PERMANENT	June 8 2023	MULTIPURPOSE		P O BOX 06 KOBOKO	KOBOKO	NORTHERN	WESTNILE
KOBOKO MUNICIPALITY LONDOGA YOUNG TRADERS COOPERATIVE SOCIETY LIMITED	PERMANENT	July 11 2023	AGRICULTURAL MARKETING		P O BOX 06 KOBOKO	KOBOKO	NORTHERN	WESTNILE