

# MALAWI UNION OF SAVINGS AND CREDIT COOPERATIVES



## E-NEWSLETTER

JANUARY - JUNE 2026



# CONTENTS

**COVER PAGE**

**EDITORIAL**

**1**

**LIVE GREEN, THINK GREEN CAMPAIGN ON COURSE**

**2**

**NEW BRANCH, MORE MEMBERS, MORE ACCESS TO FINANCIAL SERVICES**

**3**

**SMART MONEY TALKS**

**4**

**A TOUCH OF UNITED CIVIL SERVANTS SACCO IN SALIMA**

**5**

# EDITORIAL



Greetings from MUSCCO,

Welcome to our first newsletter of 2026. This quarter, we put action behind our words. Under the “Live Green, Think Green” tree planting initiative, SACCOs and staff rolled up their sleeves to restore our environment — because sustainability starts with the communities we serve.

We also marked Global Money Week, empowering youth and members with financial literacy for a greener, more resilient future.

Inside this edition, you’ll see how SACCOs are growing more than trees. We’re growing awareness, responsibility, and shared prosperity.

Thank you for walking this journey with us. Let’s keep thinking green, living green, and banking on a better Malawi.

*Andole Mang’anya*

Editor, MUSCCO Newsletter

# LIVE GREEN, THINK GREEN CAMPAIGN ON COURSE

Malawi Union of Savings and Credit Cooperatives (Muscco) and its affiliate SACCOs has intensified Live Green, Think Green campaign carrying out various engagements and activities.

Muscco chief executive officer *Fumbani Nyangulu* has again this year spearheaded the "SACCO Green Week" often held in February, where the SACCO sector conducts countrywide tree planting exercises.

Since the then Minister of Natural Resources, Hon. Alfred Gangata, announced the launch of the 2025/2026 Tree Planting Season on January 16, 2026, at Mzata Primary School in Phalombe District, SACCOs have been actively participating in tree planting exercises across the country to support the national goal of planting 41 million trees this year.

"Tree planting aligns with the cooperative principle of concern for the community, so we are urging all SACCO members to plant at least one tree to combat the effects of climate change," said Nyangulu.



## Key SACCO Tree Planting Initiatives

Msilikali SACCO in partnership with Press Trust, joined Malawi Defence Force (MDF) at Kamuzu Barracks during the official launch of the 2026 MDF tree planting season. A total of 10 000 000 seedlings were donated to the Force.

United Civil Servant SACCO quest to plant 2 million trees by 2028 is in course after they joined communities in Ngoma Village, Traditional Authority Tsabango, Lilongwe in a tree planting exercise

Mudi SACCO operated at home, in Mudi Catchment Area where they planted trees as one way of increasing forest cover and in the process fight climate change.

Regional SACCOs were not left behind as they also joined the green campaign. In the south the event took place at Namasimba Primary School. In the central region the exercise took place at Chatata Full Primary School.



# NEW BRANCH, MORE MEMBERS, MORE ACCESS TO FINANCIAL SERVICES

The country's number one SACCO United Civil Servant SACCO (UCS SACCO) continue to lead by example after expanding reach in Mponera, Dowa where they opened a new branch on 24, February this year.

The opening of the new branch means more members and more access to financial services. Increased liquidity will mean UCS SACCO has increased its ability to meet immediate cash obligations, such as member withdrawal requests, loan disbursements, and operating expenses, using readily available assets.

Speaking during the opening of the new branch UCS Chief Executive Officer *Francis Waliwa*, said the launch of the Mponera Service Centre "reflects the SACCO's growth and commitment to transforming Malawians' socioeconomic lives through an inclusive and future ready cooperative model."



The SACCO now boasts K73 billion in assets, K48 billion in loans, and presence across all 28 districts. The attendance of the Deputy Governor- Economics and Regulation *Henry Mathanga*, Malawi Union of Savings and credit cooperatives Chief Executive Officer Fumbani Nyangulu and Malawi Microfinance network Executive director Duncan Phulusa and many more gave weight to the occasion demonstrating how SACCOs importance to the economic development of the country.



Deputy Governor- Economics and Regulation Henry Mathanga





Various SACCO Members at the Global Money week event

As part of celebrating Global Money Week, Malawi Union of Savings and Credit Cooperatives (Muscco) together with various Savings and Credit Cooperatives (Sacco's) dedicated a whole week in March, conducting financial literacy sessions targeting various learning institutions in the country.



Muscco CEO receiving an award

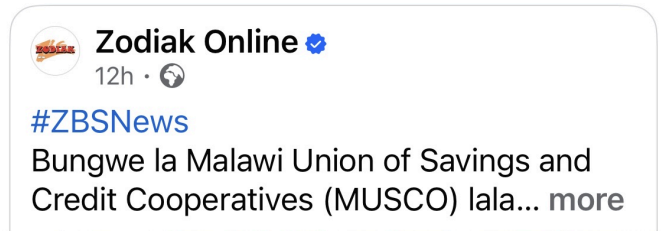
Under the theme Smart Money Talks! various learners from both tertiary and secondary education institutions were taught and encouraged to Inculcate a saving culture if they are to be financially successful in their lives.

The exercise which was championed by Reserve Bank of Malawi and implemented by Muscco started with a launch at Zingwangwa Secondary School.

After the launch educational sessions were done at Malawi University of Business and Applied Science (MUBAS), Nalikule Teacher's college, Lilongwe University of Natural Resources (LUANAR, Kuwala Private School, Athens Private School, HHI Secondary School and Chichiri Intensive School.



Sacco Staff Members at Chichiri Intensive School



Muscco corporate officer *Andole Mang'anya* described the financial literacy training as a success.

"We want young people to be conversant in financial literacy so that they be able to. Make choices that can help make money. Through these engagements we are also inculcating in them a saving culture both short term and long term," she said.

Apart from Muscco officials the facilitators of the training were from SACCO Young Professional Network.

# A TOUCH OF UNITED CIVIL SERVANTS SACCO IN SALIMA

In the spirit of people helping people, United Civil Servants SACCO (UCS SACCO) took time to run some charity works in Salima district. UCS SACCO conducted three charity initiatives working with various institutions as one way of giving back to society.

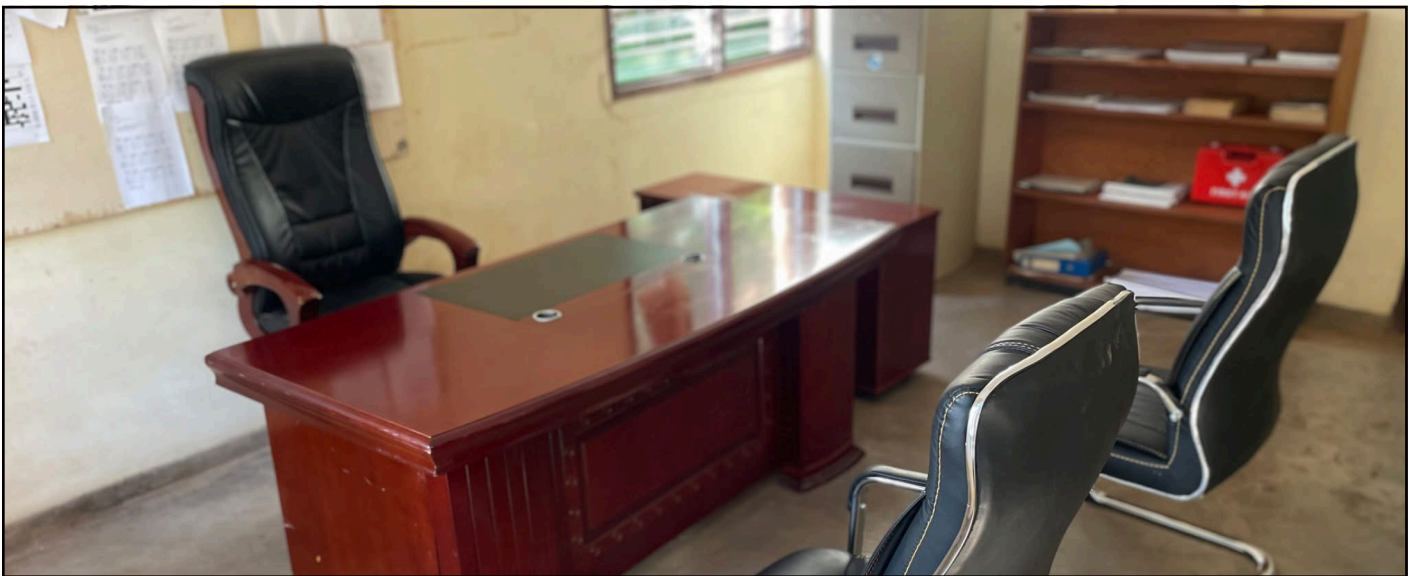
Salima District Fisheries benefited from K5 million worth of furniture transforming the working environment.

Then came the turn of Salima Police Station where UCS SACCO made a donation of food items, including maize and cooking oil, to assist in providing meals for suspects in custody.

Welcoming the donation Police Station Administration Officer *Janet Kanyika*, expressed gratitude to UCS SACCO leadership for the food stuff saying sometimes suspects get to starve when the station is unable to provide the meals.

Salima Resource Centre now has new security fence courtesy of UCS SACCO. Not only that but the centre also received food items and technology equipment such as computers and Braille gadgets.

UCS SACCO chief executive officer *Francis Waliwa* said the core focus of the charity engagements is about "enhancing community welfare, with special attention to vulnerable groups, aiming to complement government efforts in public service delivery."



Salima Fisheries Furniture Donation



Salima Police Items Donation