

## The Ismaili community's contribution to Uganda

The community has hosted a successful health clinic for the locals where around 300 people including children and the elderly were tested and treated for diabetes and hypertension. P. 3



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# Aga Khan at 60



## REACHING COMMUNITIES IN NEED

**Passion.** His Highness the Aga Khan has been deeply involved in the development of countries for over 60 years, through the Aga Khan Development Network.

**inside>** Aga Khan Health Services seeking to provide quality health services



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# In celebration of His Highness the Aga Khan



His Highness the Aga Khan is the 49th hereditary Imam (spiritual leader) of the Shia Ismaili Muslims. In the context of his hereditary responsibilities, His Highness has been deeply engaged with the development of countries around the world for close to 60 years through the work of the Aga Khan Development Network (AKDN). Driven by the ethics of his faith and the Imam's hereditary responsibility to improve the quality of life for his community and for those amongst whom they live, the Aga Khan has been at the forefront of innovation in development during his 60 years as Imam. He is Founder and Chairman of AKDN which operates in over 30 countries principally in Central and South Asia, eastern and western Africa and the Middle East. It has grown to 80,000 staff, one of the largest development organisations in the world.

### Make up of AKDN

The AKDN is a group of private, international, non-denominational agencies working to improve living conditions and opportunities for people in specific regions of the developing world. The Network's organisations have individual mandates that range from the fields of health and education to architecture, rural development and the promotion of private-sector enterprise. Together, they work towards a common goal – to build institutions and programmes that can respond to the challenges of social, economic and cultural change on an on-going basis. The AKDN works in close partnership with public and private institutions, including amongst others, governments, international organisations, companies, foundations,

and universities. AKDN's social development agencies include the Aga Khan Health Services, Aga Khan Planning and Building Services, Aga Khan Education Services, Aga Khan Academies, the Aga Khan Agency for Microfinance, the Aga Khan Foundation, Focus Humanitarian Assistance as well as two universities, the Aga Khan University and the University of Central Asia.

The Aga Khan Trust for Culture coordinates AKDN's cultural activities, including the Aga Khan Award for Architecture, Historic Cities Programme, Aga Khan Music Initiative, Aga Khan Museum, and Aga Khan Program for Islamic Architecture (at Harvard and MIT). The Aga Khan Fund for Economic Development (AKFED) is a for-profit development agency dedicated to building enterprises in tourism, banking, insurance, media, aviation, industry and infrastructure. AKFED reinvests profits in further development initiatives.

### Ismaili community

The Ismaili Muslims are a global, multi-ethnic community whose members, comprising a wide diversity of cultures, languages and nationalities, live in Central Asia, the Middle East, South Asia, sub-Saharan Africa, Europe and North America.

The Aga Khan succeeded his grandfather, Sir Sultan Mahomed Shah Aga Khan, as Imam of the Shia Ismaili Muslims in 1957 at the age of 20. Since taking on his role in 1957, he has dedicated his efforts to improving the quality of life of the most vulnerable populations, while emphasizing the view of Islam as a thinking, spiritual faith: one that teaches compassion and tolerance and that upholds human dignity. In recognition of his exceptional efforts and contributions to human development and improving the social condition of societies globally, the Aga Khan has, over the last six decades, received numerous decorations, honorary degrees, and awards from institutions and nations across the world.

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# AKDN works to benefit the people

**Interview.** Mr Amin Mawji is Diplomatic Representative of the Aga Khan Development Network (AKDN) in Uganda. **Henry Lubega** spoke to him about the institution and what it aims to do

**AKDN projects like health and education are meant to benefit poor communities. But in Uganda the Aga Khan hospitals and schools are for the affluent and rich people only. How do the two benefit poor Ugandan communities?**

I would disagree with this characterisation. As you know, development has many dimensions. An important dimension is to bring world-class standards to Uganda. The AKDN's work aims to set industry standards, establish quality benchmarks, develop human capacity and create jobs. We do not compromise on quality. However, affordability is an important consideration.

**How have 60 years of Aga Khan benefited the local people on the streets of Kampala?**

The development impact over 60 years has been considerable. Let me mention just a few examples: We have been involved in education in Uganda since the 1930s. Our early childhood programme has increased the ability of over 20,000 children from marginalised communities to access good quality education. Our tourism and industrial promotion activities create jobs and add value to local resources. Did you know that over one-third of all graduate nurses in Uganda are graduates of the Aga Khan School of Nursing and Midwifery?

**Diamond Trust Bank started out as a lender to the poor people but as it grew it has out lived its usefulness**

**to the poor. Looking back 80 years down the road is the AKDN still interested in providing financial liberation to the poor people of Uganda?**

Diamond Trust Bank has a long history of helping to recycle local savings into loans for home building and small businesses. It has been recognised as Uganda's most innovative bank. DTB and Aga Khan Foundation collaborate in a programme to connect financially excluded populations to formal banking systems, and improve their ability to withstand economic shocks.

The project benefits 800 savings groups and 20,000 members. DTB's CSR work includes supporting the needy with education, blood donation, hospital medical bills and palliative care.

**What has been the AKDN impact on the creation of employment and**

**contribution to the economy of Uganda?**

The economic development impact, I would say, is wide and deep. In Uganda, AKDN has played a leadership role in developing many sectors. Let me give you two examples. Firstly, you will recall that before the development of the Bujagali Hydropower plant, average load-shedding occurred 12 hours per day. Load shedding has now largely been eliminated and Bujagali meets over 45 per cent of the country's electricity needs, driving economic growth and providing clean, reliable power for Uganda. It is improving the quality of life for Ugandans in many different ways. For example, the Bujagali project includes a comprehensive social programme to improve the livelihoods of local communities, with a commitment to local projects ranging from environmental conservation to health, water and sanitation, education, agriculture,

income-generation, reforestation and rural electrification. Another example is the tourism industry. Serena Hotels contribute to the local economy through the training of skilled manpower, the reinvigoration of artisans and craft industries, and sensitive conservation of the surrounding area. The Serena chain is now recognised not only as Uganda's leading hotel and conference facility, but also as East Africa's leading hotel group.

**Are AKDN investments profit or service driven?**

The notion of profit needs to be clarified. The Aga Khan and the Ismaili Imam do not draw out any profits from these projects - because all surpluses are recycled into development work. This is why the work is driven purely for sustainable development outcomes. I should add that in addition to fulfilling these development goals, all AKDN portfolio companies contribute to their local communities through various corporate social responsibility programmes. Besides all this, the combined tax paid by AKDN portfolio businesses makes the network one of the largest tax-payers in Uganda.

**As an individual, what has your experience been like as ambassador of AKDN in Uganda?**

For me and my wife, the move to Uganda has been a very pleasant experience. This is a wonderful country - full of natural beauty and lovely people. My family lived in Kampala when I was born. My father was born in Kumi and my grandfather grew up in Masaka and Mbale. So, returning here to help in the continuing development is a very fulfilling experience. Visiting Murchison Falls recently was a particularly enjoyable experience.



Mr Amin Mawji says the Aga Khan Development Network aims to set industry standards, establish quality benchmarks, develop human capacity and create jobs. PHOTO BY COLLEB MUGUME

## How the Ismaili community has contributed to Uganda

Minaz Jamal, the president of His Highness Prince Aga Khan Shia Imami Ismaili Council for Uganda, spoke to *Daily Monitor* about the role of the Ismaili Community in Uganda.

**Tell us about the Ismaili community in Uganda**

We are from a culturally diverse community and live in over 25 countries. The global Ismailis represent a rich diversity of cultures, languages and nationalities. Ismaili's have lived in Uganda for a very considerable time and have positively contributed to the economy and the development of human resources, as well as enhancing quality of life of many Ugandans through their own volunteer ethic. We belong to a faith that encourages the use of intellect in all ways, and is a faith that is based on finding a balance between the spiritual and the material.

His Highness Prince Karim Aga Khan became Imam of the Shia Imami Ismaili Muslims on 11th July, 1957 at the age of 20, succeeding his grandfather, Sir Sultan Mahomed Shah Aga Khan. He is the 49th hereditary Imam of the Shia Imami Ismaili Muslims and a direct



descendant of the Prophet Muhammad (peace be upon him). The role of the Ismaili Imam is a spiritual one; and he is also concerned with the quality of life and security of all global Ismailis. This is in keeping with Islam's message which guides man not only in his spiritual relationship with God, but also with respect to his relationship with the material world. If you look at his 60 year Imamate, you will note the tremendous record of accomplishment.

**What does the Diamond Jubilee**

**celebration mean to you?**

This historic commemoration of His Highness the Aga Khan, as Imam of the Ismailis began on 11th July 2017 and will conclude on 11th July 2018. Since acceding to the Imamate, Prince Karim Aga Khan has focused on efforts concerning the betterment of the Ismaili community, the wider Muslim Community and the people amongst whom the Ismaili communities live. This occasion will be celebrated in the traditional manner of expressing Shukhrana (gratitude), happiness and special honour to His Highness, for his tireless work for both the Ismailis and the societies amongst whom we live.

**How have the values of your faith benefited Ugandans?**

Ismailism is a faith that preaches tolerance, promotes pluralism, and believes in generosity towards the less fortunate. The community is founded upon values of volunteerism, and giving of one's service and self is viewed as an integral and positive part of daily life, and never a burden. Contributing to civil society is part and parcel of our faith. To cite a couple

of examples; a few years ago prolonged heavy rains resulted in serious flooding, water logging and landslides in eastern Uganda. Our community responded with interventions at the Bulecheke camp, which housed about 2,500 people and our partners were UNICEF, WFP and the Uganda Red Cross. Community Leadership together with volunteers from Kampala and Mbale participated and relief items were also distributed. In October 2016 and more recently in May 2017, our Volunteers in conjunction with Kibuli Muslim Hospital hosted a very successful health clinic for the local community. At both those clinics, around 300 people including the elderly and young children, were tested and treated for diabetes and hypertension.

**In what ways is the Ismaili community contributing to the social and economic development of Uganda**

The community is engaged in various sectors of the economy. We also have some fine sports persons who contribute to sports in Uganda and one cricketer who plays at the national Level.



# 6 Aga Khan at 60> AGA KHAN UNIVERSITY

**Supportive.** The university is keen on ensuring the students have a conducive environment to study. Lecturers have an interactive relationship with the students and when one misses a class, it is the lecturer's responsibility to follow up with them **writes Phionah Nassanga**

"I joined Aga Khan University as a student in August 2007 and studied for two and half years. I graduated in January 2010 and on 15th March I was enrolled as a full time staff," says Mary Namuguzi, a lecturer of community health nursing. Namuguzi is proud to have studied in Aga Khan University where she says she was identified during her time as a student, and was able to become part of the university staff after going through vigorous interviews.

Like Namuguzi, there are many men and women who have received life-time skills from the Aga Khan University, one of the nursing and midwifery institutions in Uganda. The university which started way back in 2001, was began with an aim of supporting and developing nurses and midwives in Uganda.

According to Joseph Mwizerwa the academic principal, the institution aims at supporting career advancement of nurses to higher levels of qualification. "Many enter nursing with a certificate. So we have a programme that upgrades them to diploma level but we also have nurses who enter at diploma level and upgrade to a degree level," Mwizerwa says.

"At Aga Khan University, for one to qualify as a student, they have to be a qualified nurse or midwife holding a registration certificate with a practicing license which shows they are professional nurses and midwives. We also require that one has practiced for a minimum of two years from their last pre-registration and double check whether one entered nursing with the correct entry requirements," he explains.

## Learning environment

The university provides an interactive style of relationship between the students and teachers. The management takes the time to understand

their students social and work life so as to ensure they get their money's worth.

"At Aga Khan University we have what we call work study programme for our students. This kind of programme is favourable and supportive to all our students who work and study at the same time," he says. With this programme, the students study in batches, with each batch studying two days a week.

"We have two days of study for the particular courses, the first day is for theory and the second day is assigned for clinical practicals as one is expected to go and practice," he explains.

The principal notes that they have created what they call a teacher-students relationship, as many of their students are studying, working and have other family responsibilities. "We come up to support and monitor them. We follow on their performances and when a student misses any class it is the responsibility of that lecturer to call and find out why they did not attend."

The university also has what they call the mood site and all the students have access to it. Lecturers are expected to send notes to students through this site a week before they attend the lecture. This gives students a chance to do work on their own before they engage in any discussions with their teachers.

They also offer partial scholarships to students who might not be able to fully pay for their tuition due to different financial challenges that may arise.

"This is a partial scholarship for needy students. However, there is a procedure we follow and one must express the need for it and should be able to share with us important and verifiable information about their financial status, for example their pay slip and related information of their earnings. We also look at other social

# A university that focuses on students



Prof. Grace Edwards demonstrates the apparatus used in the laboratory when teaching students. PHOTO BY ALEX ESAGALA

family information which they would have submitted earlier. So, we look at that type of information and come up with a formula that allocates percentages to these students who have applied," Mwizerwa says.

## Teaching staff

Caroline Namukwaya an academic co-coordinator says the university has a teaching staff of 15 members

who are well trained and equipped. "At Aga Khan University, students do not wait for lectures as the lecturer has to be in the lecture room an hour before students start arriving and we use a lot of interactive teaching to ensure that students do not dose off as some travel from as far as Gulu, Mbarara and by the time they get to class, they are tired," says Namukwaya. As the teaching skills

keep changing, lecturers are given a chance to engage in a number of trainings and workshops. "We will be having a workshop very soon which is about rethinking teaching and how you can redesign your teaching skills as a lecturer," Namukwaya explains. Her explanations and that of Mr Mwizerwa show a university that focuses on giving their students the best and continuously improving.

# Seeking to provide quality health services

BY BEATRICE NAKIBUUKA

A neat and clean ambience at the Aga Khan University Hospital clinic at Metroplex Naalya is what welcomes you when you enter the premises. A walk around the different departments of the clinic reveals a comfortable place that does not feel like a hospital. There is no smell of medicine and the receptionist is very welcoming. A nurse offers a clean cup when I ask for drinking water. This is the kind of care you are bound to receive if you walked into any of the four medical centres under the Aga Khan Health Services (AKHS) in Uganda.

Even though the facilities might look new, AKHS began work years back, in towns and cities in the colonial period in Kenya and Tanganyika.

The institutions underwent further development and when the countries gained independence in the 1960s, they became part of a network of health facilities in East Africa which include clinics, general hospitals and the Aga Khan University Hospital (AKUH) in Nairobi.

As part of a regional integrated health system, AKUH in Uganda has established four medical centres in Kampala. The clinics include Aga Khan University Hospital Medical Centres at Acacia Mall, Bugolobi, Metroplex and Diamond Trust Bank. These clinics offer medical consultations, in addition to dental, pharmacy, physiotherapy, radiology and laboratory services.

Diana Namubiru Ssewanyana the country manager at Aga Khan



University Hospital clinics in Uganda (pictured above) says they have highly specialised clinics, timely delivery for the clients and good location within people's residential or working places thereby being accessible. Also, the medical centres act as a referral pathway for inpatient and specialised

services at the Aga Khan University Hospital in Nairobi.

Ssewanyana also says the services offered are based on the standards of the best healthcare institutions of the North America's Joint Commission International accreditation.

"This ensures world class service to our clients. The clinics offer healthcare services that are relevant to the communities in East Africa and beyond and have a robust patient welfare programme and good customer care, timely service delivery and telemedicine services for cases that cannot be handled in Uganda," Ssewanyana says.

There is a full spectrum of the heart and cancer conditions services and for the cases that cannot be managed here in the country, referrals are made to the main Aga Khan University Hospital in Kenya. According to Fred Ekabot, the laboratory manager at Aga Khan University Hospital Metroplex Medical Centre, the hospital runs all kinds of medical tests needed by any client at any time and the patients can be assured of accurate results.

"We check our reagents on a daily basis. There are also control checks run at the medical centres. We calibrate the machines every morning before any tests are done to ensure that the client has genuine results and has no need to go to another place to prove the results," Ekabot says. Aga Khan University hospital clinics has a well-qualified staff that undergoes periodical training to ensure they have up to date skills to be able to handle the most current phenomena in the medical field.

Ssewanyana says, "We are affordable and handle both insured clients and those that want to pay cash with affordable specialist consultation fees to meet the demands of the people in the ordinary status as well."





A bird's eye view of the factory. Below, one of the staff works in the company's laboratory.

# Leather Industries of Uganda: Environment is their concern

**Award winning.** Leather Industries Uganda has attained a number of certificates, and has this year become the only leather tannery in Africa to be short-listed for the prestigious Tannery of the Year Award writes **Edgar R. Batte**

Leather Industries of Uganda Limited (LIU) is setting the benchmark for tanneries in the region to improve environmental performance. The company, which is part of the Industrial Promotion Services (IPS) group, is located in Jinja, on the shores of Lake Victoria near the source of the Nile. IPS is the infrastructure and industrial development arm of AKFED (Aga Khan Fund for Economic Development).

IPS's interest in LIU is long-running, dating back to 1995. At the time, the government rolled out a privatisation programme and listed a tannery in Jinja known as Uganda Leather and Tanning Industry (ULATI) in this programme.

In response, IPS formed a small consortium of partners, but retained majority shareholding in order to ensure its role as a long-term player in the sector, and established a company known as Leather of Industries of Uganda (LIU). LIU purchased the assets of Government owned ULATI.

Since establishment, the LIU has grown to be a leader in the leather industry across East Africa, setting a benchmark for tanneries in the region to improve environmental performance. LIU produces high quality wet blue leather for export. The most common material used in tanning is chromium, which leaves the tanned leather a pale blue colour. This product is commonly called wet blue.

LIU has capacity to tan 200,000 cow hides per year, translating to six million square feet of wet blue. According to a LIU's Head of Operations, Nelson Agaba, the company supplies local, regional and international markets including South Africa, China, Italy and India.

## Maintaining the environment

From inception, environmental sustainability was one of LIU's key pillars. This was a natural consideration since the process of

converting raw hides and skins to finished leather can potentially have a negative environmental impact considering the fact that mismanagement of organic material and inorganic chemicals used in the tanning process can put the fragile natural ecosystem at risk of pollution.

LIU's journey to becoming a leader started over six years ago, when management made a concerted effort to overhaul the facility and invest in increasing resource efficiency and productivity through substitution of old technologies with new, clean and efficient technologies. This commitment to environmental sustainability bore fruit.

LIU boasts of reducing its water consumption and waste water generation footprint by over 50 per cent. These efforts have been recognised. In 2013, LIU received two honours at the Resource Efficient and Cleaner Production Awards, a programme focused on multiple industries that is run by the United Nations Industrial Organisation and the World Bank-backed Uganda Clean Production Centre

# 100

THE NUMBER OF UGANDANS LIU EMPLOYS IN KEEPING WITH THE GOAL TO BUILD LOCAL CAPACITY

under a project called the Lake Victoria Environmental Management Project (LVEMP) whose main focus is to facilitate better management practices in industries that lie within the Lake Victoria basin of East Africa.

## Awarded for efforts

The awards were recognition for the leather company's work in reducing water consumption and for excellence in wastewater management. The following year, Kenya's National Cleaner Production Centre bestowed on them an East African Regional Award for wastewater management. Leather Industries of Uganda Ltd. has planted over 30,000 trees onsite and in the local community, under its staff-led



'Giving Back to Nature' programme, which has seen a return of diverse flora and fauna. The company also has a growing bursary programme for high-performing pupils from low-income families in the area around the tannery.

In March 2016, LIU underwent a comprehensive Leather Working Group (LWG) audit, passing on its first attempt, therefore, making it the only tannery in sub-Saharan Africa, outside of South Africa, to attain LWG certification and remains so to date. LWG is an international multi-stakeholder group comprising buyers, manufacturers, suppliers, NGOs and end users of leather products worldwide.

It assesses the environmental compliance and performance capabilities of tanners and promotes sustainable and appropriate environmental business practices within the leather industry. LIU attained the International Environmental Stewardship Certification of LWG which was a big milestone for the company and its employees.

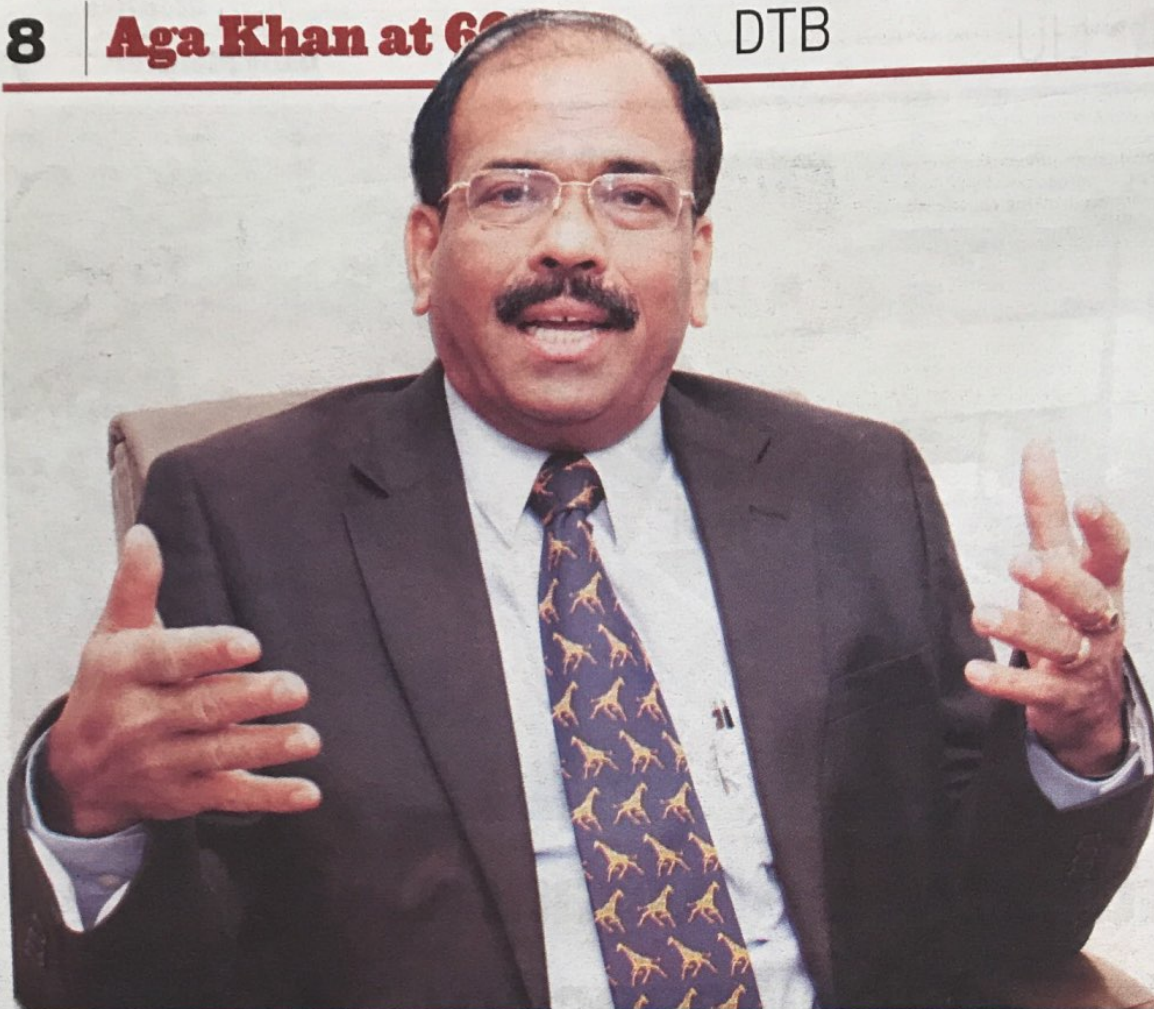
Attaining LWG certification has allowed LIU to expand its business and become part of a global value chain of only 300 other LWG certified companies worldwide.

LIU has this year become the only leather tannery in Africa to be short-listed for the prestigious Tannery of the Year Award which seeks to reward tanneries across the globe that are exemplary and leading in best environmental management practices.

In line with the Ugandan Government's policy to Build Uganda, Buy Uganda, LIU has plans to invest further down the value chain. In the next phase LIU is intending to expand into production of finished leathers and leather goods particularly shoes to achieve the government role of sourcing the products from the domestic industry.

The company employs about 100 Ugandans which is actualisation of its goal to continue building local capacity and knowledge and skills level to keep up with industry changes and new technology developments.





The CEO of Diamond Trust Bank, Mr Mr Varghese Thambi, says the bank has invested substantially in technology and established an innovation centre. PHOTO BY RACHEL MABALA

# We are a customer-oriented bank, says DTB CEO

BY ISMAIL MUSA LADU

**W**ith vast experience in banking, Diamond Trust Bank (DTB) is well placed to understand the local and regional market.

The Aga Khan Development Network (AKDN) affiliate has more than 70 years' experience of offering financial services in East Africa. In all its years of operation, it has mastered the art of solving financial challenges that small and medium enterprises (SMEs) grapple with.

The SME segment makes the biggest chunk of the national and regional economic sector, and this explains why DTB spends most of its time looking to provide tailor-made services for this sector.

As part of deepening customer reach and satisfaction, DTB Uganda is looking forward to the country having regulations permitting agency banking and bancassurance. Agency banking is where commercial banks appoint a third party (agent) to carry out transactions on its be-

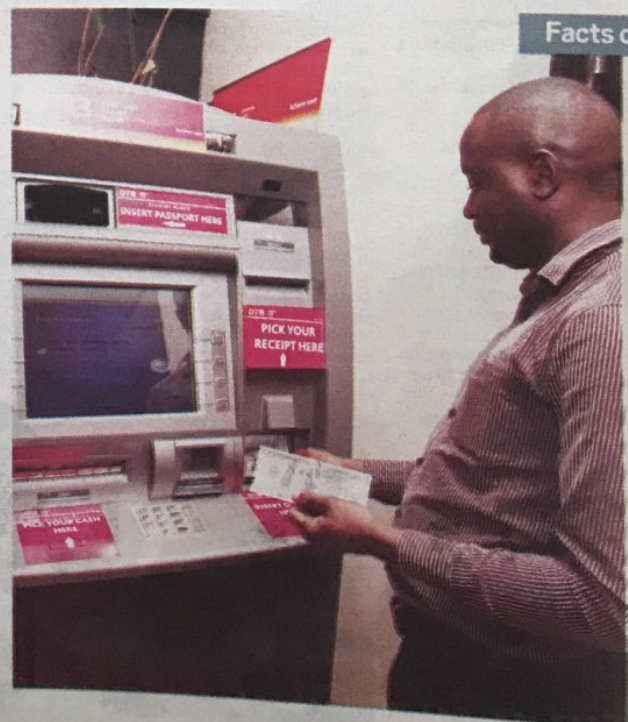
## 38

THE NUMBER OF BRANCHES DIAMOND TRUST BANK HAS WITHIN THE COUNTRY

half, while bancassurance is the partnership between a bank and an insurance company, where the insurance company uses the bank sales channel to sell insurance products.

"DTB is a customer-friendly SME bank, with its products and services, exceeding expectations of customers," DTB Chief Executive Officer, Varghese Thambi said in a statement.

He continued: "The bank is committed to enabling people advance with confidence and success. The bank's heritage and values are well-articulated in its brand promise and brought to life through an engaged workforce."



### Facts on DTB

1. Diamond Trust Bank (Uganda) Limited is a commercial bank in Uganda. It is licenced and supervised by Bank of Uganda, the central bank and national banking regulator.
2. As at December 2016, the bank's total assets were valued at about Shs1.3 trillion.
3. The bank has a network of branches in the central, eastern, northern, and western regions of the country.

PHOTOS BY RACHEL MABALA



The team believes the same enthusiasm will grow once regulation permitting the roll-out of agency banking and bancassurance is in place in the coming months.

## When it started

DTB dates back to 1945, when it was operating as the Diamond Jubilee Investment Trust (DJIT), with its head office in Dar es Salaam, Tanzania, and branches in Mombasa, Kenya, and Kampala, Uganda. Branches were later opened at Nairobi and Kisumu in Kenya. The company was initially established as a community-based finance house, dedicated towards the extension of credit to the East African Ismaili Community and the mobilisation of their savings.

In 1965, DJIT was split into three entities, one in Kenya, Tanzania, and Uganda. In 1968, the rapid economic development of post-independence Uganda saw the founding of Diamond Trust Properties Uganda Limited (DTU).

DTU grew further and in 1972, it commenced operations as a non-bank financial institution. However, between 1972 and the early 1990s, DTU was largely moribund because of political instability. In 1995, the institution was recapitalised with the participation of the Aga Khan Fund for Economic Development and Diamond Trust Bank (Kenya) Limited.

In 1997, the bank became a full-service commercial bank and was renamed Diamond Trust Bank (Uganda) Limited.

Currently the bank, which is a subsidiary of DTB Kenya has 38 branches. Its branches operate according to customers' requirements and they are available from 8am to 9pm and on Sundays for all banking services. In addition to other services, the bank has omni-channel banking facilities such as ATMs, Internet banking, mobile banking and mobile merchant platform.

The leading regional bank interests and development of the region was well-demonstrated when it listed on the Nairobi Securities Exchange with a 130-branch-network in Kenya, Tanzania, Burundi and Uganda.

Technologically, it is not being left behind. It has over the years invested substantially and has established an innovation centre where it develops novel solutions that enhance banking experience. The AKDN affiliate institution (DTB) is among the first few banks in Uganda to have a digital solution for community-based savings groups (CBSGs) in remote locations across the country.

According to Mr Thambi, this solution not only mitigates the risks involved in manual recording of contributions, but also eliminates the need of physical cash placed in boxes with traditional padlocks. This is an attempt of the bank to bring digital banking solutions to the unbanked population.

Speaking about the importance of technology, Mr Thambi says: "Innovation makes life easier for the bank's customers and in turn, their customers. As a bank, we know that taking convenience to people and enhancing access to banking services improves their quality of life."

He adds: "DTB has rolled out a service branded as PayEasy, which enables merchants to receive payments from their customers via MTN or Airtel money and to convert the E-value/float to the merchant's bank account instantaneously."

With this service, customers will be able to pay for goods and services from their mobile phones securely, conveniently and cost-effectively. This mobile solution will not only eliminate the traders' reliance on costly movement of funds from their business premises to the bank within a set time; it will also remove the risk and logistical issues of handling cash on daily sales.

Ugandan traders, who previously didn't have access to electronic payment tools, can now be financially included ensuring they are able to track and monitor their businesses cash flow immediately.

Already, DTB has unveiled digital banking experience across five locations, which address the daily needs of the bank's customers. The omni-channel digital banking lobby titled, "DTB 24/7" is a

## What is your experience with DTB bank?



I'm a new account holder in the bank and I was influenced by a friend to open up an account. I am impressed with their good customer service and effectiveness and the way it works.

KAGAIRE, CLIENT



I started banking with DTB way back in 2009 and it has been a good experience for me. It's a bank that is well situated with different branches in different parts of the country. So it's a bank that I would recommend to anybody.

KARUNGI, CLIENT



I started banking with DTB in 2007. It's almost 10 years and I have worked closely with the bank. The bank supports me a lot in terms of easy and quick transfers of money whenever I need it. It has helped keep my business running so I am happy with them.

SUN JUN, CLIENT

combination of branch banking and digital banking that allows for traditional banking without the need for human interaction. Transactions and services available include cash withdrawal and cash deposit with instant account credit. DTB collection services include Uganda Revenue Authority, Kampala Capital City Authority, National Water and Sewerage Corporation, National Social Security Fund and Umeme Limited, as well as leading money transfer services: Western Union, Xpress Money and MoneyGram.

As for the corporate social responsibility initiatives, the bank has from time and again supported the poor and needy through various initiatives particularly in the areas of health and education consistently.

**Diamond Trust Bank main branch in Kampala. The bank offers a variety of services to its clients. Left, customers line up to**







In the Aga Khan schools, students and pupils from different cultural settings interact and learn from each other. COURTESY PHOTOS

# Providing wholesome education to children

BY PHIONAH NASSANGA

**A**ga Khan schools started back in the early 1950s though the school properties were taken over by the government in 1972. The Aga Khan Development Network (AKDN) resumed management of the schools in 1993. The schools include the Aga Khan nursery, primary and high school.

Stephen Mawanda, Head of Admissions at the Aga Khan Education Services, Uganda says Aga Khan Nursery re-opened in 1994, the primary in 1995 and the high school in 1998. Aga Khan offers well balanced education services and it gives a chance to students to live in a multi cultural setting.

"We pride ourselves in offering a holistic education curriculum that promotes innovativeness and self esteem among our students," says Mawanda.

## The nursery school

The school aims at providing every child with a fulfilling nursery experience that enables him or her to develop natural creativity, imagination and curiosity while stimulating the joy of discovery.

According to the Aga Khan Schools website, the nursery school encourages extra-curricular activities that

enrich a child's learning experience and skills. A wide variety of sports and extra-curricular activities are available such as afternoon clubs and activities including taekwondo, music, dance and drama, ballet, cookery, computer club, and busy bee, which includes various science experiments.

In addition, there is an annual sports day. Swimming and physical education is integrated in the school curriculum. While swimming is optional (with additional fees), weekly physical education lessons

are mandatory for all students.

## The primary school

The primary school offers a wholesome education of the national syllabus from Primary One to Primary Seven. A learning support centre has been established to help students who require additional specialised help in learning the English language or mathematical skills.

The primary section also has students in the Elementary school who have studied the British

National Curriculum from Year One to Year Six, leading to the British SAT - 2 assessment tests. At this level, students are assessed with tests taken in Literacy, Numeracy, Science and Global Studies. In addition, the school also teaches French, ICT, visual arts, music and physical education.

The students (from over 30 nationalities) study the Ugandan Primary Schools Curriculum. The school has small class sizes to ensure provision of individual support and encour-

# 1993

THE YEAR AKDN RECLAIMED OWNERSHIP OF THE SCHOOLS PREVIOUSLY MANAGED BY GOVT IN 1972





agement to the students in order to reach their full potential.

In addition to curriculum subjects, the school offers a wide variety of co-curricular activities that include indoor and outdoor games such as lawn tennis, badminton, basketball, soccer, swimming and athletics.

Aga Khan Primary School also has an open door policy where parents make appointments to meet the class teachers and school administration to discuss and address issues as they may arise from time to time.

Routinely, teachers keep parents up-to-date with their child's academic performance and social welfare through the school diary. Furthermore, the school's Community Service Club supports neighbouring communities by donating scholastic materials and clothes to St Noah Primary School and Sophia Muslim Community Nursery School. Both schools are in a rural part of Wakiso District.

## The high school

This was the first multi-cultural school in Uganda bringing together students from various cultural and faith backgrounds and it continues to play a unique role in the country. The school prepares students to become top performers nationally and internationally. This is done by adopting international standards of teaching and learning as well as educational leadership philosophies. The school also offers both National and International curriculum.

At the international level of

education, students will be accredited with an International General Certificate of Secondary Education (IGCSE) and the International Baccalaureate (IB) Diploma. Students who opt for the International Curriculum join the high school in Year Seven where they follow the KS3 British curriculum until Year Nine and students start IGCSE in Year 10 and Year 11. At the national level, students from Senior One to Senior Four will sit for the Uganda Certificate of Education (UCE) and from senior five to Senior Six, Uganda Advanced Certificate of Education (UACE).

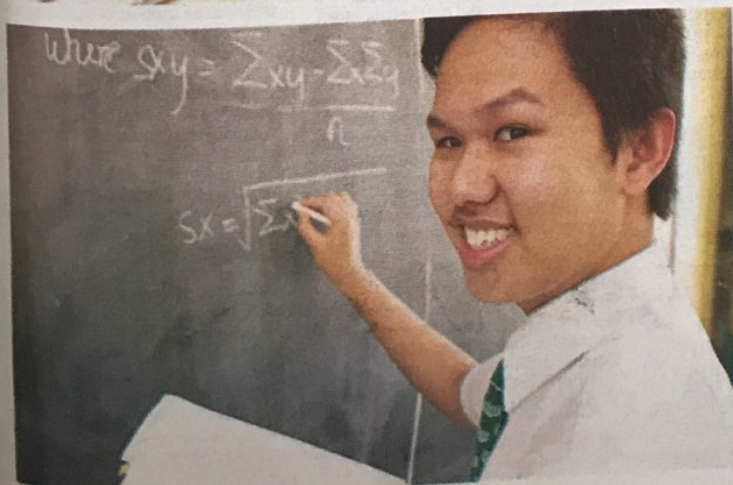
## Facilities in the school

The school has two fully stocked libraries managed by three full-time librarians. The library has sections including Humanities, Science, Languages, and Fiction. Teachers emphasise research, encouraging students to use the extensive journal, newspaper, periodical, video and CD ROM collections, as well as Internet. The schools' careers counsellor works closely with students on their subject choices, university applications and career decisions.

Computer studies are a key part of the curriculum. Within the 35-computer networked laboratory, staff teaches hands-on computer skills to all students. The school is also equipped with four interactive white boards and cyber school software bringing together education and technology for innovative learning.



A wide variety of sports and extra-curricular activities are available such as afternoon clubs, swimming and taekwondo, music, dance and drama, ballet, cookery as well as computer club. COURTESY PHOTOS



The schools offer students a chance to study different curricula.





**What next for KPI?**

In-line with this focus on quality, KPI is investing in manufacturing a facility which will greatly improve KPI's ability to supply affordable, high-quality medicines in sufficient volumes.

Explaining this in Endeavour Magazine, Mr Nazeem Mohamed KPI's CEO said: "We have board approval for expanding Kampala Pharmaceutical Industries. The new facility will allow us to manufacture more modern products to satisfy our future needs as the disease profiles are changing."

This is proof of KPI's long-term commitment to improving the healthcare system in the country and the region, in collaboration with the EAC governments. What is in no doubt despite some glaring challenges, according to Mr Nazeem is the political will to support local manufacturers here.

"There is no doubt that most people in government understand that to achieve many of the sustainable development goals including increasing access to affordable, good quality medicines, local manufacturing plays a significant role. That is quite an achievement," Mr Nazeem said.



Staff at Kampala Pharmaceutical Industries ensure that the products have the right quality. COURTESY PHOTOS

# Producing medicine for Uganda over 20 years

**Exemplary.** Kampala Pharmaceutical Industries products are exported throughout the East African region. The company is now looking to invest in a facility that will allow it to manufacture more modern products as the disease profiles keep changing, writes **Ismail M. Ladu**



"If you look at the macroeconomics of disease and healthcare, the potential of Uganda is huge. We are still struggling to cope with infectious diseases such as malaria and HIV/Aids but unfortunately, there is a major rise in the levels of non-communicable diseases, such as cancer, high cholesterol, high blood pressure, and diabetes, normally associated with urbanisation and a general change in lifestyles."

**MR NAZEEM MOHAMED,**  
CHIEF EXECUTIVE OFFICER,  
KAMPALA PHARMACEUTICAL  
INDUSTRIES

A healthy nation they say, is a wealthy nation. Kampala Pharmaceutical Industries (KPI) is a company for whom this saying means a lot.

KPI, an affiliate of Aga Khan Development Network (AKDN), is one of the largest manufacturers of quality and affordable medicines in the region.

Just recently, it celebrated 20 years of providing quality medicines to the people of Uganda and the region, a commitment the chief executive officer of the Pharmaceutical Company, Mr Nazeem Mohamed, said they will always strive to uphold.

The company manufactures quality and affordable essential drugs for the huge national and regional population that could have otherwise struggled to access such medicines, let alone afford them.

Given the huge national and regional population, it is natural that corporate investors with deep pockets and a nose for finding the best returns on their investment are eyeing the regional market comprising of more than 145 million people.

"The African pharmaceutical market remains virtually untapped, with the Ugandan pharmaceutical sector offering potentially huge rewards to investors," Mr Nazeem said.

He continued: "The numbers speak for themselves: Africa's pharmaceuticals industry, which was valued at only \$4.7b as recently as 2003, has since more than quadrupled in value over the space of a

decade to reach over \$25b today."

In three years time (2020), the aforementioned figure is expected to increase to anywhere between \$40b-65b, according to research conducted by the US-based research and consultancy firm, McKinsey & Company.

In Uganda, the pharmaceutical market accounts for about \$3350m in annual spending on the procurement of life-saving medicines, but over the next 10 years alone, this number could quadruple, should present rates of growth remain unchanged.

## **Demands for essential drugs**

Mr Nazeem, who has about 40 years' experience in the industry and who has worked with multi-national giants, such as GSK, Novo Nordisk, and Pfizer, is quoted as having said, "If you look at the macroeconomics

of disease and healthcare, the potential of Uganda is huge. We are still struggling to cope with infectious diseases such as malaria and HIV/Aids, but unfortunately, there is a major rise in the levels of non-communicable diseases, such as cancer, high cholesterol, high blood pressure, and diabetes, normally associated with urbanisation and a general change in lifestyles."

He continued: "So when you're looking at it from an investor's perspective, this is all sadly good news. With its fast growing population, growth of the middle-class, and double-disease burden, it will place a huge burden on the health systems within countries with an ever increasing need for essential medicines."

It is for this reason that the window of opportunity for serious and credible foreign investors on the look-out for high-growth markets is presently wide open and KPI, who have demonstrated good standards of quality and aptitude are looking to be partners with these investors.

## **Brands and accolades**

According to Mr Nazeem, KPI is manufacturing and marketing more than 60 essential medicines ranging from antibiotics and pain killers to diabetes and blood pressure products.

Not long ago the company whose pharmaceutical products are exported throughout the East African region was awarded the Frost and Sullivan "product leadership award for Uganda" for launching products for chronic diseases like diabetes.

## **Industry teething challenges**

Historically, healthcare in Africa has not had a great record. It is common knowledge that the East African Community has grappled with the scourge of counterfeit and low-quality imported drugs.

And then there is the age-old dilemma of how to deliver essential life-saving drugs affordably to those at the bottom of the socio-economic ladder.

"These two issues are intrinsically linked. And so Ugandans turn to medicines imported from overseas, which pose the risk of being counterfeit or of insufficient quality," Mr Nazeem said, adding "And the situation is worsened by the perceived lack of trust that some middle class Ugandans have in domestically sourced medicine."

Funding of the health sector continues to be a challenge. It is well-known that a very significant portion of the healthcare budget in East Africa goes toward procuring medicines, most of which are imported.

Unfair competition is unhealthy. Local manufacturers in East Africa enjoy only around 25 per cent market share, with the rest taken by imports, mainly generics from India and China.

But not all is gloom and doom. "Things are changing from fraught times to abundant opportunity," Mr Nazeem said. That being said, the opportunity cannot be realised without the support of the regional governments.

"It makes no sense, for example, that over 50 different generic brands of paracetamol are imported into the region when local manufacturers can quite easily meet this demand," he said.

Poor infrastructure and a limited capacity for research and development are the other challenges the industry is facing, although things are improving. This has been propelled by the creation of the Federation of East African Pharmaceutical Manufacturers Association (FEAPM), an industry lobby, which works closely with the EAC Secretariat and its member states to advocate for a better business environment.

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