

**FINANCIAL SUSTAINABILITY IN SAVINGS AND CREDIT CO-
OPERATIVE SOCIETIES. A CASE OF UNITED PARK YARD SACCO
KAMPALA**

BY

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ABSTRACT

The study was intended to establish financial sustainability in savings and credit co-operative societies. a case of united park yard SACCO Kampala. The major objectives of the study were to devise appropriate measures of financial sustainability, investigate the benefits of financial sustainability and the challenges of financial sustainability faced by United Park Yard Sacco Kampala. Samples of 44 respondents were used in the study to mainly collected primary data. Secondary data about financial sustainability was obtained from academic journal, magazines and other publications coupled with electronic publications from the internet.

Data was analyzed and the findings revealed that, financial sustainability is measured by the how the SACCOs long term plans. When there long-term strategies, it is an indicator that, the institution is a going concern and have financial sustainability and other measures revealed included ethical trading and efficient management and administration. The core benefits of SACCOs include provision of many financial products, SACCO contributes to education, training and awareness and growth of businesses. The major challenges noted in the study included, ethical standards, inadequate skills, HIV/AIDs, inadequate internal controls as major challenges. The study concluded that, SACCOs can ensure sustainable finances if they put in place proper structures and procedures. This will in the end lead to the benefits mentioned and the challenges can be overcome by instilling a culture of ethical trading and observing all the necessary prerequisites before funds are extended to the beneficiaries.