

Join in online every Thur, 8-9pm

ProDev Hour

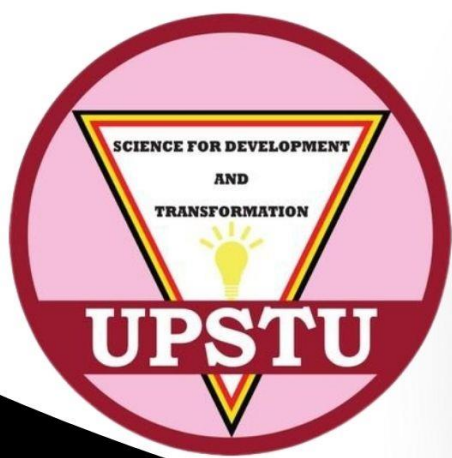
- CPD.
- Rights, Safety, Policies & Dialogue
- Innovation & Skill Development
- Social & Economic Empowerment
- Updates on Union Programs and Activities

“Science for Development and Transformation.”



Uganda Professional Science Teachers Union

Website: www.upstu.org



**ProDev
Hour**

Join in online every Thur, 8-9pm for:
✓CPD ✓ Empowerment ✓ Union Updates

SPEAKER:

Kwizera Robert

CHAIRPERSON, UPSTU
MEMBERS' SACCO



**Today's
Topic:
"INVESTMENT
TIPS FOR
SCIENCE
TEACHERS"**

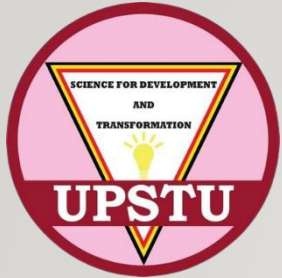
30th / Jan / 2025

"Science for Development and Transformation."



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Session Introduction

- To earn extra income, many science teachers often juggle part-time teaching roles in multiple schools or venture into **business activities such as operating shops, which can be time-intensive** and potentially compromise their professional teaching duties.
- Some **headteachers have expressed** concerns that after the salary enhancement for science teachers, instances of absenteeism and focus on personal errands increased.



INVESTMENT TIPS FOR SCIENCE TEACHERS



Session Introduction



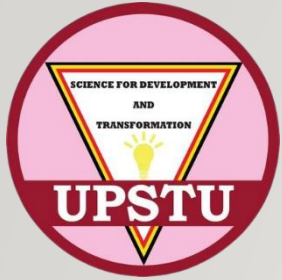
- On one hand, **UPSTU Members' SACCO** aims to empower science teachers economically... during our recent AGM, we **distributed dividends to members** with SACCO shares. We also offer **development loans at low-interest rates** to boost our members .
- On the other hand, our union (**Uganda Professional Science Teachers Union**) remains dedicated to **promoting the professionalism** and commitment of its members.
- In today's session, we share practical tips on how science teachers **can balance** successful investments with unwavering professional excellence.

"Science for Development and Transformation."



Uganda Professional Science Teachers Union

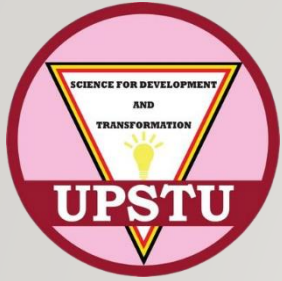
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1. Savings and SACCO Investments



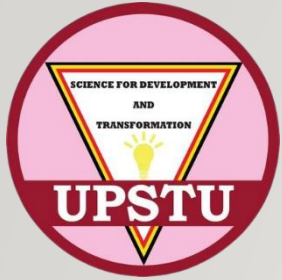
- Reinvest in SACCOs – use SACCO dividends to purchase more shares in the cooperative.
- Fixed Deposits - place savings in fixed deposit accounts for secure and steady interest income.
- Hustle free way of earning!



2. Agribusiness Opportunities

- Crop Farming: Venture into high-demand crops such as vegetables, maize, or fruits.
- Livestock Farming: Keep poultry, goats, piggery or fish for a manageable side income.



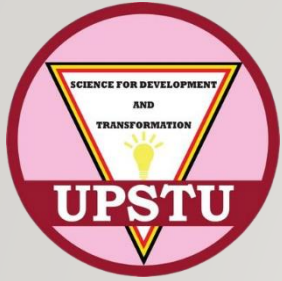


3. Real Estate Ventures



- Rental Properties: Invest in affordable housing units or rooms for rent to generate consistent monthly income.
- Land Purchase: Acquire land for farming, future resale, or leasing to other users.

INVESTMENT TIPS FOR SCIENCE TEACHERS



4. Low-Maintenance Investments

- Treasury Bonds and Bills: Invest in government securities for secure, passive income.
- Dividend-Yielding Stocks: Buy shares in companies e.g MTN that offer regular dividends.

How Treasury Bills Work



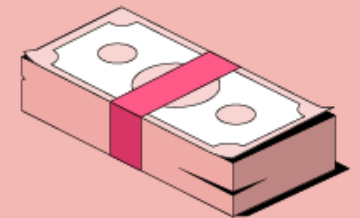
1. Treasury offers T-Bills at auctions



2. Investor purchases bill



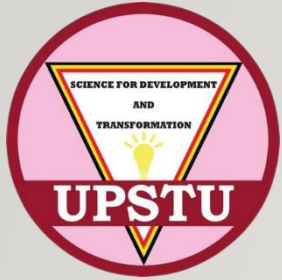
3. Government uses funds



4. Investor is paid par value



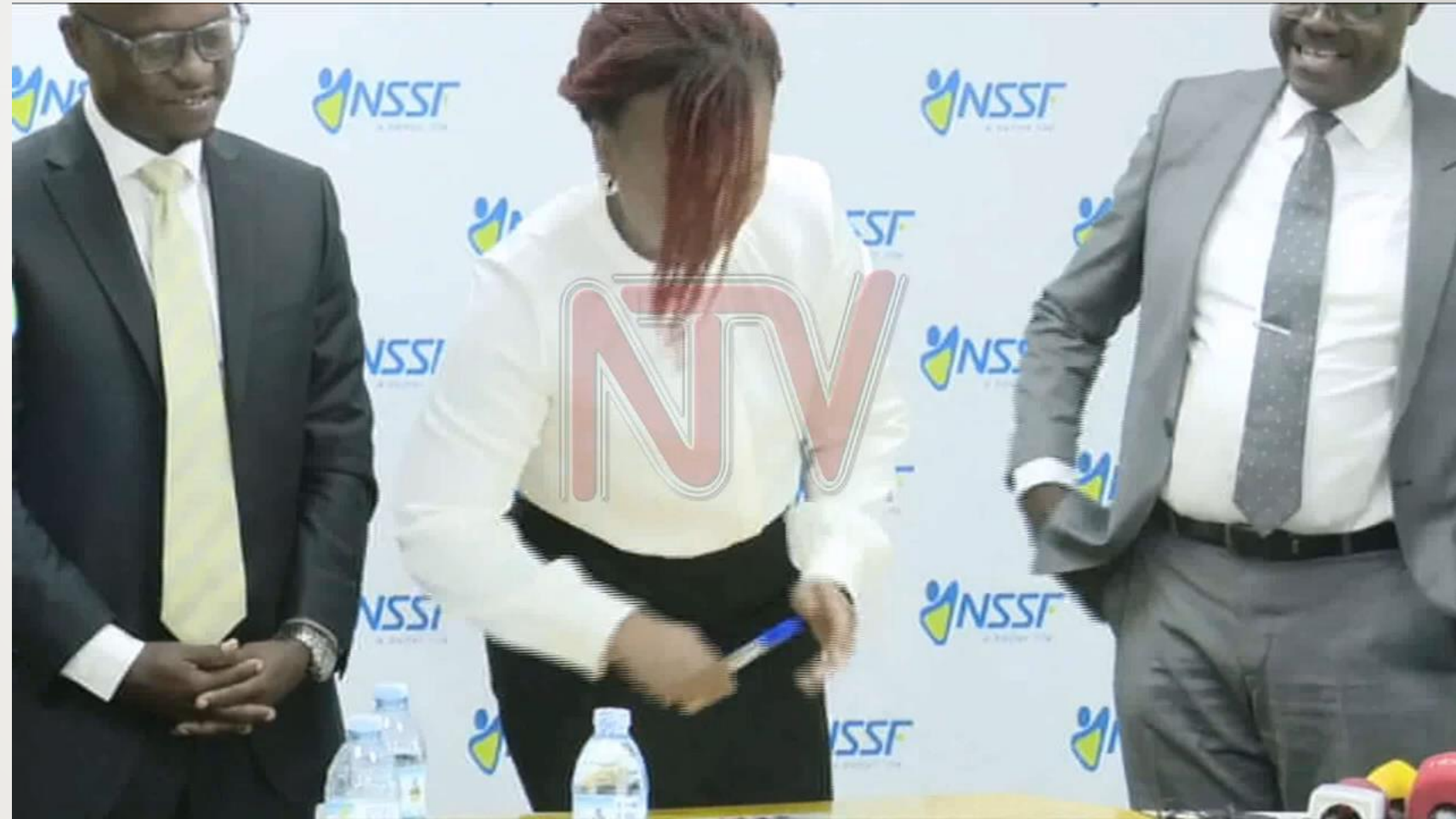
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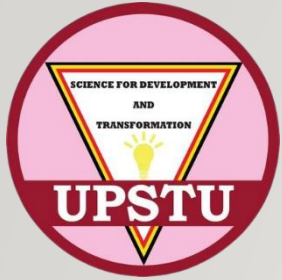


4. Low-Maintenance Investments

- Treasury Bonds and Bills: Invest in government securities for secure, passive income.

Play Video: MTN Pays NSSF Over shs 39bn In Dividends | NBS Liveat9

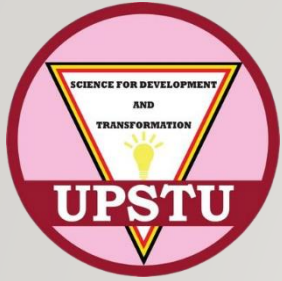




5. Collaboration and Community Projects



- Joint Ventures - Pool resources with fellow teachers to start a larger, sustainable business managed by workers you can hire.
- Local Partnerships - Collaborate with NGOs or local councils for funded projects like tree planting or waste management.



Tips for Successful Investments

- **Start Small:** Avoid overcommitting resources in the initial stages.
- **Time Management:** Ensure investments do not interfere with teaching responsibilities.

Research Thoroughly: Understand market demands and risks before investing.

Seek Professional Advice: Consult financial experts for tailored investment guidance.

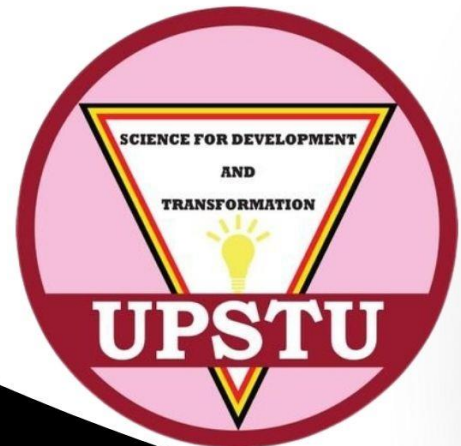
Diversify: Spread investments across different areas to minimize risk.

Reflect on the ideas shared today. Identify one investment opportunity to explore within the next month.





Contact:
0782650164



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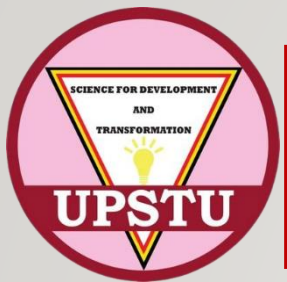
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**INVESTMENTS REQUIRE PROPER MARKET RESEARCH AND
PLANNING FOR SUCCESS**



**OPT FOR REWARDING VENTURES WHICH DON'T REQUIRE
YOUR DAILY PHYSICAL PRESENCE!**

**Which investment
idea appeals to you
most?**

RAISE HAND / UNMUTE TO INTRODUCE SELF & SHARE