

The Chief Executive Officer, Stanbic Bank Uganda Limited The MD/CEO, National Water and Sewerage Corporation

Dear Sir/Madam,

26 los (2025 fulfain carrefair CREATE AN INTEGRATED SAVING SYSTEM WHENEVER PEOPPLE PAY WITHDRAW MONEY, BUY SOMETHING OR RECEIVE SALARY AND ALSO ADVOCATE FOR A NEXT OF KIN AGENCY

The Managing Director, Uganda Electricity Distribution Company Limited ECEIVED

Triple D Empire (formerly Dithree Group) creates business models and social programs of articulating public policies into private projects. Mobilize domestic resources of creating collective prosperity opportunities. And propose public sector solutions of bridging private sector challenges. This teamwork, mental work and network instills a sense of direction, a sense of dignity and a sense of belonging in Africans to speak with authority in the global economics. Hence de-colonizing Africa.

Therefore, this is to propose that Carrefour market, Stanbic bank UAP Old Mutual Insuarance, MTN, National Social Security Fund, National Water and Sewerage Corporation, Uganda Revenue Authority and Umeme/UEDCL create an integrated system which enables people to indirectly save five (+/-) percent for tax, land, insurance, education, social security or capital whenever they pay their Umeme/UEDCL bills, withdraw money from their Stanbic bank account, buy something from Carrefour market, withdraw money from their MTN mobile money, pay NW&SC bills or receive salary from their employers so as to revolutionize the saving culture because you enjoy a wider outlet network and the largest market share in Uganda. There is also need for Insurance companies to advocate for the creation of a Next of Kin Agency (NoKA) as detailed herein.

A subscriber will have to open up an account with URA, UAP Insurance or NSSF then sign up with Umeme/UEDCL, Stanbic bank, NW&SC, Carrefour market or MTN to secure their security. The integrated system should automatically deduct a percentage at the expense of the subscriber and emit it direct on the subscriber's saving account. The system should have both saving options and percentage options to enable the subscriber to make their choice. The tax saving scheme will enable people to save for their trade license etc. and it will work as a collateral for clearing tax obligations. While the Capital Saving Scheme will necessitate Banks to create a provision of a Flexible Deposit Account. And as such, Triple D Empire is waiting to hear from you if the concept will contribute to the welfare of your business because there are many solutions of the changing world laying ahead beyond realty calling for the

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thinking outside the square in the best interests of both the vendor and the consumer that propel a cashless economy.

SAVE FOR INSUARANCE, LAND TAX, EDUCATION, SOCIAL SECURITY OR CAPITAL WHENEVER YOU RECEIVE SALARY, WITHDRAW MONEY, BUY SOMETHING OR PAY BILLS

- A. COLLECTIVE SAVING ADVERT: Save five (+/-) percent for your tax, land, insurance, education, social security or capital whenever you withdraw money from your Stanbic Bank account, you buy something from Carrefour market, you pay your Umeme/UEDCL bills, you withdraw from your MTN mobile money, you pay NW&SC bills or you receive salary from your employer. Just open up an account with Uganda Revenue Authority, with UAP Old Mutual Insurance or with National Social Security Fund. Then sign up with either Umeme/UEDCL saving scheme, MTN saving scheme, Carrefour market saving scheme, NW&SC saving scheme or with Stanbic bank saving scheme to secure your security with a scheme of your choice. But always keep your records and demand for your receipt.
- **B.** MTN SAVING ADVERT: Save five (+/-) percent for tax, land, insurance, education, social security or capital whenever you withdraw money from your MTN mobile money. Just open up an account with Uganda Revenue Authority, with UAP Old Mutual Insurance or with National Social Security Fund. Then sign up with MTN saving scheme, to secure your security with a scheme of your choice. But always keep your records and demand for your receipt.
- C. CARREFOUR MARKET SAVING ADVERT: Save five (+/-) percent for tax, land, insurance, education, social security or capital whenever you buy from Carrefour market. Just open up an account with Uganda Revenue Authority, with UAP Old Mutual Insurance or with National Social Security Fund. Then sign up with Carrefour market saving scheme to secure your security with a scheme of your choice. But always keep your records and demand for your receipt.
- **D. STANBIC BANK SAVING ADVERT:** Save five (+/-) percent for tax, land, insurance, education, social security or capital whenever you withdraw money from your Stanbic Bank account? Just open up an account with Uganda Revenue Authority, with UAP Old Mutual Insurance or with National Social Security Fund. Then sign up with Stanbic bank saving scheme to secure your security with a saving scheme of your choice. But always keep your records or demand for your receipt.
- E. NSSF SAVING ADVERT: Save five (+/-) percent on your social security whenever you withdraw money from your MTN mobile money, you pay your Umeme/UEDCL bills, you buy something from Carrefour market, you draw from your Stanbic bank account or you pay your NW&SC bills. Just open up an account with NSSF then sign up with either MTN saving scheme, Carrefour market saving scheme or with Stanbic bank saving scheme to secure your security with a scheme of your choice. But always keep your records or demand for your receipt.
- F. URA SAVING ADVERT: Save five (+/-) percent for tax whenever you withdraw money from your Stanbic Bank account, you buy something from Carrefour market, you pay Umeme/UEDCL bills, you withdraw from MTN mobile money, you pay NW&SC bills or you receive salary from your employer. Just open up an account with Uganda Revenue Authority then sign up with either Umeme/UEDCL saving scheme, MTN saving scheme, Carrefour market saving scheme, with Stanbic bank saving scheme or NW&SC saving scheme to secure your security with a scheme of your choice. But always keep your records or demand for your receipt.
- G. NW&SC SAVING ADVERT: Save five (+/-) percent for tax, land, insurance, education, social security or capital whenever you pay your NW&SC bills? Just open up an account with UAP Old

Mutual Insurance then sign up with NW&SC saving scheme to secure your security with a scheme of your choice. But always keep your records or demand for your receipt.

- H. UAP INSURANCESAVING ADVERT: Save five (+/-) percent on your insurance account whenever you pay your Umeme/UEDCL bills, you withdraw money from MTN mobile money, you buy something from Carrefour market, you receive salary, you withdraw money from your Stanbic bank account or you pay NW&SC bills. Just open up an account with UAP Old Mutual Insurance then sign up with either MTN saving scheme, Carrefour market saving scheme, Umeme/UEDCL saving scheme, with Stanbic bank saving scheme or NW&SC saving scheme to secure your security with a scheme of your choice. But always keep your records or demand for your receipt.
- I. UMEME/UEDCL SAVING ADVERT: Save five (+/-) percent for tax, land, insurance, education, social security or capital whenever you pay your Umeme/UEDCL bills? Just open up an account with UAP Old Mutual Insurance then sign up with Umeme/UEDCL saving scheme to secure your security with a scheme of your choice. But always keep your records or demand for your receipt.

Next of Kin Agency (NoKA)

Whereas insurance provide a guarantee of compensation as much as social security provides retirement sources of income, MOST parents who save for their children's future are facing a profound challenge when they die simply because most of the next of kin convert the insurance fees for their personal interests at the expense of the beneficiaries which cause the deceased's to toast and turn in their grave hence making the insurance close to useless for MOST of our friends and relatives have a high deficit of integrity to an extent that they are preying on our properties and assets even when we are still alive. Therefore, there is also need for the Insurance companies (through your umbrella body) to partner with the Administrator General (Government) on creating a Next of Kin Agency (NoKA) which represent the deceased's Insurance interests.

- a) On 15 January 2025 Triple D Group proposed under Ref: TDE-10/15/01/25 that government invites drivers, vendors, riders and conductors for consultation of establishing national federations which provide them with medical insuarance, social security saving and enforce tax compliance as per the attached copies.
- b) On 12 February 2024 Dithree Group (now Triple D Empire) proposed under Ref D3G-11/12/2/24 that government should ensure that anyone who has a national I.D card has a TIN number connected to their phone number (s) so as to automatically disconnect them from communicating until they clearing their income tax.
- c) On 28 May 2024 Dithree Group (now Triple D Empire) proposed under Ref: D3G-35/28/5/24 that Uganda National Students Association and Ministry of Education and Sports invite with insurance companies and commercial banks to create a Student's Future Fund for Capital (SFFC) which any school dropout or graduate can use to start a business or to go for further studies so as to enable graduates who fail to secure employment and dropouts who fail to graduate create their own business. The SFFC should be deducted from the student's fees and tuition by a certain percentage right from primary school fees throughout university.

Agenda 2063 and Vision 2040 emphasis the need to mobilize domestic resource for collective prosperity and sustainable development and as such, it is incumbent upon. It is now incumbent upon you to collectively push for a cashless economy which enables all Ugandans to save indirectly at their convenience to an extent that the Tax Saving Scheme will help taxpayers to meet their obligations on time were in the near future it will be used as collateral for clearing goods and services. Otherwise, both the Quran in Surah Al-Imran 3:104 and the Bible in Mathew 9:35-37 complement each other on the fact that African challenges called Triple D Empire to apply the mind on a full state of identifying African Solutions jealously, on principle and by conviction outside the square because a successful society is

based on the skills and values of its leadership. The economic success of a nation is based on each individual business and job. Leadership is the process of social influence where one person mobilizes the aid or support of others in the accomplishment of a common goal or task. While development is the changing of society with effects to its norms, values, institutions, attitude of its people, methods of production and the way in which resources are distributed for the attainment of total the transformation. But the only way African governments can guaranty development is by STRICTLY appointing professionally competent ministers, technocrats/civic servants, politicians of integrity with better remuneration ON CONDITION that they take full responsibility of the failure or the success of the organization, ministry or department because politicking for personal interests is failing many development projects yet political will plays a major role in propelling national interests. For African and Our Company

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