

Meet the longest serving staff



Dorothy Nseka Kiyaga, Head of Internal Audit (26 years)

I joined Housing Finance Bank in July 1992, when the company had only two departments – Savings and Mortgage Departments – and two branches; Kampala Road and Namuwongo. My first job was as a teller. However, I had to undergo orientation in the Signature Card Section, where we would retrieve signature cards to support validation of the signature on the cash payment vouchers for the customers and file them back at the end of the banking hours.

After about a month, I was posted to the Receiving Counter as cash receipt counters were not so busy for joiners.

I later worked through all desks in the Savings Department, including paying counter, front desk, chief cashier, back office posting, mortgage and accounts.

The bank was maintaining passbooks where

all customer transactions were printed. The company had only one computer to post all the transactions, right from opening an account, cash and cheque transactions, loan transactions, accounts transactions to end of day processes.

In 1994, the company acquired a banking system called ISBS. It was implemented single-handedly by an Indian called Ready. This system put the bank at another level of customer service in terms of turnaround time a customer would take to be served. Majority of the staff got personal computers to do their work. We did away with passbooks, manual till sheets and salary ledger cards. This was a major milestone towards computerising processes.

In 1999, to address the fear of the millennium bug, ISBS was replaced by Bank Master System. The bank has been with the times, evolving with technology and this is one of the many reasons why we have stood the test of time.



Sylvia Nalumansi, Senior Finance Officer (25 years)

I joined Housing Finance Bank in 1995 after I graduated from university. At the time, it was more of a mortgage finance company called the Housing Finance Company of Uganda.

I have grown with the bank and seen its transformation into a fully-fledged commercial bank.

I am grateful to the then managing director, John Nicholas Okwir, and chief accountant Benon Kataama, who gave me a chance to work even when I had no experience.

I appreciate the bank because it has made me what I am today. It is now 25 years, half the age of the bank and all I can say is Ebenezer!

Compiled by Owen Wagabaza

Lillian Carol Jaggwe, Branch Manager, Ovinu (32 years)

All my working life has been devoted to Housing Finance Bank, which I joined in 1986 as a junior staff and worked through all levels. I have mentored and trained staff who are now in higher positions and this gives me pride.

One of my most memorable moments was in 1999 when we had a bank run. At the time, I was the chief cashier. Rumours had circulated that the bank was to be closed and customers rushed to withdraw their money.

I used to trek between Barclays Bank on Kampala Road and Standard Chartered Bank on Speke Road, who were our bankers, to collect money until the two accounts were depleted.

The queues were long, with thousands of people coming to withdraw their savings. We paid all of them and the bank remained sound. On the third day, customers started depositing money again and to date the bank has stood the test of time.

I am happy to have been part of this growth, from Housing Finance Company to Housing Finance Bank Limited.



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