Blueprint Consortium Africa

FACT SHEET

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Engeri y'okufuna Ensimbi za Gavumenti ezitumbula eby'enfuna mu Uganda



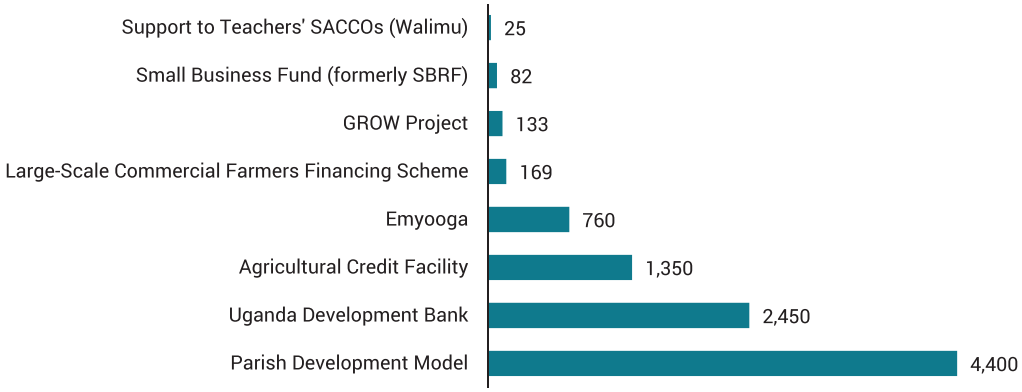




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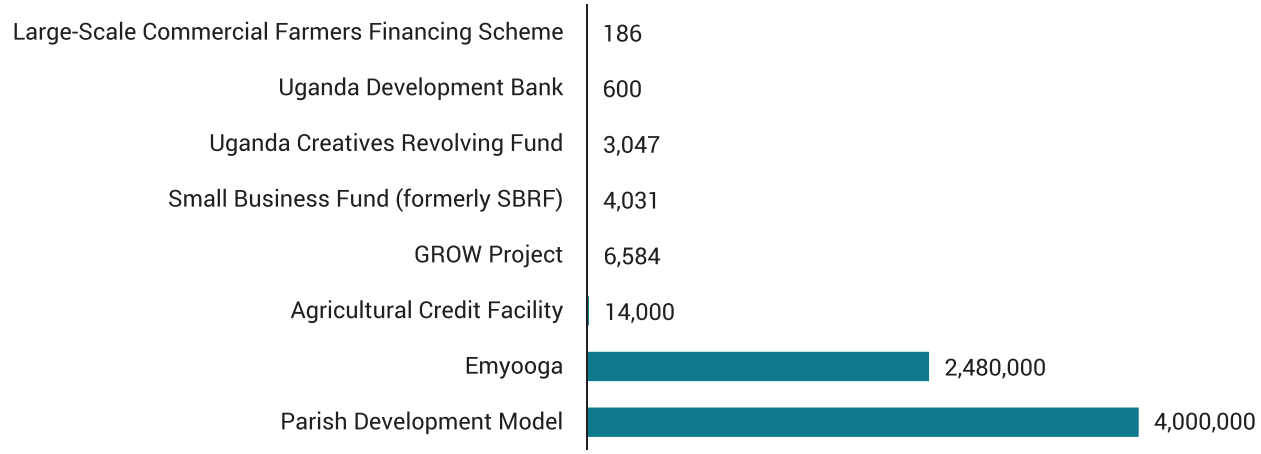
Mu myaka ekkumi egiyise, Gavumenti etadde ssente ezisukka mu buse kkuminakamu 11 obwasente za Uganda (Shs. 11 trillion) mu pulogulaamu ezikola ku kutondawo obugagga, nga mw'otwalidde Parish Development Model (PDM) oba enteekateeka y'okukulaakulanya buli muluka, eyali yaakafulumya obuse buna n'obuwumbi bina mu ssente za Uganda (Shs 4.4 trillion) we twatukira mu mwezi gwa Ssebaaseka mu ddaaza erya 2026 (June 2026). Enteekateeka zino zigenderera okuyamba amaka agakyali mu by'enfuna eby'okweyimirizaawo nga tegalina bitundibwa kufuna nsimbi mu bungi, abalimi, abavubuka, abakyala n'abasuubuzi, nga zigenderera okwongera okufuna entandikwa ku miwendo emitono (okutali magoba mangi), okutumbula enkulaakulana ya bbiizinensi n'okwongera ku nnyingiza y'amaka. Ssente endala obuse bubiri n'obuwumbi binamukyenda eza Uganda (Shs 2.49 trillion) zaagerekebwa mu mwaka gw'eby'enfuna 2026/27 okwongera okutumbula eby'enfuna ebyesigamiziddwa ku nnyingiza ey'omuggundu n'okwongera okutondawo obugagga

Ekifaananyi 1: Kiraga omuwendo gw'ensimbi ogw'awamu ogwakozesebwa oba ogwasasulwa ppulogulaamu (mu buwumbi bwa Shs).



Biggyiddwa: Bitegekeddwa omuwandiisi okuva mu biwandiiko by'okusoma kw'embalirira y'eggwanga ey'omwaka gw'eby'enfuna ogwa 2026/27 n'alipoota za ppulogulaamu ez'enjawulo.

Ekifaananyi 2: Kiraga abaganyulwa oba bbiizinensi ezaatuukibwako ppulogulaamu eno (abantu kinnoomu, amaka, ebibinja oba bbiizinensi).



Biggyiddwa: Bitegekeddwa omuwandiisi okuva mu biwandiiko by'okusoma kw'embalirira y'eggwanga ey'omwaka gw'eby'enfuna ogwa 2026/27 n'alipoota za ppulogulaamu ez'enjawulo.

1. Parish Development Model (PDM)

Okuva Ppulogulaamu eno bwe yatongozebwa nga 26 Omwezi Gwokubiri 2022, Gavumenti yaakasindika obuse buna n'obuwumbi bina mu ssente za Uganda (Shs 4.4 trillion) mu bibiina ebitereka n'okwewola (SACCOs) ebiwerera ddala 10,589 mu miruka egy'enjawulo, era nga abantu abasukka mu bukadde buna be baakaziganyulwamu nga beewolera ku magoba amasaamusaamu agali ku bitundu mukaaga ku buli kikumi buli mwaka (6%) nga zino ziri wansi kubanga bayambibwako gavumenti.

- **Minisitule/ ekitongole ekigiteeka mu nkola: Ekitebe ekitwala** PDM (PDM Secretariat), wansi wa Ministule ya Gavumenti Ez'ebitundu oba kiyite Ministry of Local Government (MoLG).
- **Ekiruubirirwa:** Okwongeza ku nnyingiza mu maka n'okutumbula embeera y'obulamu mu Bannayuganda, nga esiira lissibwa ku by'okukulaakulanya eby'enfuna mumaka agakyalima emmere elibw'awaka gasobole okufuna okukola emirimu egivaamu ensimbi ez'omuzinzi
- **Omwaka gwe yatandika:** Omwezi Gwokubiri 2022.
- **Ebitundu PDM gy'essiddwa mu nkola:** Emiruka/waadi 10,589 okwetooloola eggwanga lyonna.

Abatunuuliddwa okugiganyulwamu:
Amaka obukadde busatu mu emitwalo ataano (abantu nga obukadde kkuminamusanvumwemitwalo ataano, nga benkanankana ebitundu asatu mu mwenda ku buli kikumi (39%) ku muwendo gw'abantu abali mu ggwanga abakola emirimu gy'okweyimirizaawo nga tewali bingi bye batunda.

Ebisaanyizo
Amaka galina okuba nga gali mu ttuluba erikola emirimu egy'okweyimirizaawo nga tewali bingi bitundibwa, gabeere mu kibiina kya PDM Enterprise Group ekirimu amaka 10–30 ekyewandiisibwa ku ggombolola, era ne kikakasibwa ku kyalo okuyita mu w'Omuluka oba ssentebe w'ekyalo ate era n'okuteekebwa ku lukalala lw'abwo abaganyulwa mu nteekateeka z'enkulaakulana y'emiruka (Parish Development Management Information System).

Ewava ensimbi
- Omuwendo ogwakozesebwa: Obuse buna n'obuwumbi bina mu ssente za Uganda (Shs 4.4 trillion)
- Obukwakkulizo: Obukadde kikumi (Shs 100 million) kubuli muluka buli mwaka; akakadde kamu (Shs 1 million) buli maka agaganyulwamu; amagoba ga bitundu mukaaga ku buli kikumi (6% interest) buli mwaka; emyezi abiri mu ena (24 months) gye baweebwa nga tebannatandika kusasula bbanja.

- Omukutu oguyisibwamu ssente: Okuyita mu nkola ya WENDI okufuna ssente ku ssimu yo.

Engeri y'okufuna PDM

Wegatte ku kibiina kya PDM Enterprise Group (amaka 10–30) ekyewandiisa ku ggombolola, ofune okukakasibwa ku kyalo (LC 1) ng'amaka agakola obulimu bw'okweyimirizaawo , oluvannyuma osabe okuyita mu kibiina eri PDM SACCO. Bw'oba okkiriziddwa, owolebwa ssente (okutuuka ku kakadde kamu) okuyita mu nkola ya WENDI.

Okulaga ebyakatuukibwako:

- **Ebyakatuukibwako:** Abantu abasoba mu bukadde 4 beebaakaganyulwa mu nsimbi eziwerera ddala obuse buna n'obuwumbi bina (Shs 4.4 trillion) ezaakasindikibwa mu miruka 10,589 okwetooloola eggwanga lyonna.
- **Ebisoomooza:** Ssente okulwawo okufuluma, okubulankanya n'okukozesa obubi ensimbi, obutaba na katale, n'okulemererwa okununula ssente eziwolebwa mu ddiisitulikiti ezimu.

2. Emyooga (Enteekateeka y'omukulembeza w'eggwanga okutumbula obugagga n'okutondawo emirimu)

Okuva mu mwezi gwomunaana mu mwaka 2019, Gavumenti ettadde obuwumbi bwa ssente za Uganda 760 mu bibiina 7148 nga ssente zino zituuse ku bantu obukadde bubiri n'emitwalo anamumunaana (2.48 million people) mu bbiizinensi ez'ebika eby'enjawulo kkuminamunaana.

- **Mminisitule/ ekitongole ekigiteeka mu nkola:** Microfinance Support Centre (MSC).
- **Ekiruubirirwa:** Okwongera ku mirimu, okugaziya ku nfuna y'empeereza z'ensimbi ez'enjawulo eri abo abanyoomebwa (okusingira ddala abakyala, abavubuka, n'abantu abaliko obulemu), okwongera ku nnyingiza mu maka, n'okutumbula obusobozi bw'abo abaganyulwa mu nteekateeka eno okusobola okwetandikirawo bbiizinensi nga bayita mu kubangulwa, mu kutendekebwa, n'okubawa ebikozesebwa.
- **Omwaka gwe yatandika:** Omwezi ogwomunaana 2019.

Ebitundu ewali Emyooga: Ddiisitulikiti 149 mu ggwanga lyonna, naye nga emirimu gikolebwa ku ddaala lya muluka.

Abatunuuliddwa okugiganyulwamu: Bannnayuganda nga balina emyaka kkuminamunaana okudda waggulu nga bakola ogumu ku mirimu **ekkuminoomunaana gino wammanga** (Abavuzi ba bbooda bbooda, Abookya ebyuma, Abakola mu ttakisi, Abakola mu butale, Ab'ebyalaani, Bannamawulire, Abakyala abasuubuzi, Abakola mu saaluuni, Abakulembeze b'abavubuka, Abasuubuzi b'ebirime, Abavubi, Abaazirwanako (Bannamwandu n'abaana b'abaazirwanako), abalina bu wooteri obutonotono, ababazzi, abaliko obulemu, Bamakanika, Bannabitone, n'abakulembeze abalonde.); abavubuka tebalina kusukka mu myaka 35.

Ebisaanyizo

Buli kinnoomu alina okubanga akola ogumu ku mirimu egyo ekkuminoomunaana waggulu ate nga yeewandiisa n'ekibiina ku muluka gwe ekikwatagana n'omulimu gwe; Ekibiina kino kirina okubanga ky'ewandiisa n'atwala eby'enkulaakulana mu ddiisitulikiti (District Community Development Officer) nga kirina abantu wakati wo 7- 30 (ebibiina ebinene okusingawo byongera okwawulwamu). Bammemba basasulayo Ssente ezikkiriziganyiziddwako okwewandiisa, era ssente zino tezisukka mitwalo ebiri (Shs 20,000) era nga zisasulibwa eri ekibiina (SACCO) ku mutendera gwa buli kitundu ekikiikirirwa mu lukiiko lw'eggwanga olukulu.

Ewava ensimbi

- **Omuwendo ogwakozesebwa/ Ensaasaanya. Obuwumbi lusanvu mu nkaaga (Shs 760 billion) eza ssente eziwolebwa;** obukadde lukaaga mu abiri (Shs **620 million)** mu buli kitundu ekikiikirirwa mu lukiiko lw'eggwanga olukulu; waliwo ennyongeza ya **bukadde kikumi (Shs100)** eyateereddwaawo mu mwaka

gw'eby'enfuna 2026/27.

- **Obukwakkulizo:** obuyambi obuwerera ddala obukadde wakati **30-60** buli kibiina ky'obwegassi ekiwola n'okutereka; ssente ziwolebwa obutasukka myezi abirimwena; **amagoba ebitundu munaana ku buli kikumi (8%) buli mwaka**; ne bbanga lya myezi kkumineebiri nga okusobola okutandika okuzzaayo ssente.
- **Omukutu oguyisibwamu ssente:** Akakiiko ak'okuntikko akaddukanya ebibiina by'obwegassi by'emyooga mu buli kitundu ekikiikirirwa mu lukiiko lw'eggwanga olukulu, nga kalabirirwa MSC.

Engeri Y'okufunamu Ssente Z'emyooga

Tandikawo oba weegatte ku kibiina ekiri mu muluka, nga kikola ogumu ku mirimu ekkuminoomunaana egyayogeddwako waggulu sasula ssente z'okuba mmemba, oluvannyuma weewandiise n'ekibiina ekitwala obweggasi mu kitundu kyammwe ku mutendera gw'okukiikirirwa mu lukiiko lw'eggwanga olukulu. Awo omalirize nga ofuna okubangulwa mu by'ensimbi n'eby'obusuubuzi okuva ew'abo abavunaanyizibwa ku ppulogulaamu eno mu kitundu kyo oba Ekitongole ekiyambako ku bibiina ebiwola, teekamu okusabakwo okw'okwewola ensimbi nga oyita mu bakulembeeze b'ekibiina kyo, oluvannyuma ofune ensimbi nga omaze okukasibwa .

Okulaga ebyakatuukibwako: Ebyatuukibwako: Ppulogulaamu eteekeeddwamu obuwumbi **760** eziwolebwa abantu**; Ebibiina by'obwegassi ebiwola n'okutereka 7,148**, ba mmemba obukadde **bubiri mu emitwalo anamumunaana (2.48 million)**, **obuwumbi kyenda mu butaano n'obukadde bisatu z'ezaakaterekebwa abantu okumala ebbanga**.

- **Okusoomoozebwa:** Okubulankanya ensimbi, ekyogyamumiro, okwekobaana, n'okukozesa obubi ensimbi nga kino kirabiddwa mu bakulembeze b'ebimu ku bibiina by'obwegassi ebiwola n'okutereka, abakulu ku ddiisitulikiti, n'abakozi ba bbanka, omuwendo ogusukkiridde ogukozesebwa mu kuddukanya ebibiina, , obukulembeze bw'ebibiina obunafu, abasuubuzi abasinga obungi okubeera nga basangibwa mu kifo kimu, n'abantu abamu okulowooza nti ssente za mugano era nga za kyeyonoonero," n'endowooza embi mu bantu abaganyulwa mu ppulogulaamu eno.

3. Ssente eziwolebwa abasuubuzi abakola mu butale

Ppulogulaamu eno yatandika n'okugezesebwa mu mwezi gwa Gatonnya omwaka 2026 mu butale mukaaga (**6) mu kibuga Kampala**. Ppulogulaamu eno ewola ensimbi eri abasuubuzi okwongera okuddukanya obulungi emirimu gyabwe ku magoba ga bitundu munaana ku buli kikumi (8%) buli mwaka , nga bwe beeteekerateekera okugibunya eggwanga lyonna mu mwaka gw'eby'enfuna ogwa 2026/27.

- **Mminisitule/ ekitongole ekigiteeka mu nkola:** Microfinance Support Centre.
- **Ekiruubirirwa:** Okusobozesa abasuubuzi b'omu butale n'abasuubuzi ab'obuduuka obutonotono oba emidaala okufuna ssente eziwolebwa mu bwangu era nga tekuli magoba mangi, ate nga nnyangu za kufuna.
- **Omwaka gwe yatandika:** Gatonnya 2026 (Mweyagezeserebwa).

Ppulogulaamu eno gy'essiddwa mu nkola: Obutale mukaaga (6) obusangibwa mu Kampala n'emirirwano (Kampala Owino, Nakawa, Kaleerwe, Busega, Nakasero, Ggaba); mu ggwanga lyona okuva mu mwaka gw'eby'enfuna ogwa 2026/27.

Abatunuuliddwa okugiganyulwamu: Abasuubuzi b'omu butale n'abasuubuzi ab'obuduuka obutonotono mu bibuga/ abaddukanya emirimu egitali mitongole.

Ebisaanyizo

Buli muntu omukulu wakati w'emyaka 18–75, okusingira ddala abalina bbiizinensi entonotono, abasuubuzi abali ku makubo, abalina emidaala, ne bamufunampola okugeza abakyala ne bannakyeyombekedde, , abasangibwa mu butale omukaaga (6) obwanokolwayo.

Ewava ensimbi

- **Omuwendo ogwakozesebwa/Ensaasaanya:** Tegunnalangirirwa mu butongole
- **Obukwakkulizo:** Amagoba ga bitundu munaana ku buli kikumi (8%) buli mwaka ku nsimbi eziwolebwa. Ssente eziwolebwa tekuba musingo era tezeetaaga byapa bya ttaka oba eby'obugagga ebirala okukola nga omusingo. Buli musuubuzi asobola okwewola wakati w'emitwalo etaano (Shs 50,000) okutuuka ku bukadde bubiri (Shs 2,000,000) okusinziira ku busobozi bwabwe obw'okusasula.
- **Omukutu mwe bayisa ssente:** MSC

Engeri Y'okufunamu ssente zino

Kola oba weegatte ku kibiina ky'abantu kkumi nga buli omu yeeyimirira munne, olwo oteekeyo okusabakwo ku MSC nga otaddeko n'endagamuntuyo eyokeseddwamu, n'okusembebwa akiikiridde akatale oba ekibiina ky'obweggasi ekitereka n'okwewola, era n'akawuntiyo ya bbanka oba ennamba y'essimu kw'ofunira ssente nga ssente zo kwe zijja okuteekebwa.

Okulaga ebyakatuukibwako: Kaweefube ono yamaze okugezesebwa mu butale mukaaga; okumutambuza mu ggwanga lyonna kutegekeddwa mu mwaka gw'eby'enfuna ogwa 2026/27.

- **Okusoomoozebwa:** Tewali bwategeezeddwako.

4. Ensawo Eyambako okukulaakulanya abalina bu bbiizinensi obutonotono (Yayitibwanga " Ssente Eziweebwa bu bbiizinensi obutonotono okwebbulula -SBRF)

Yatongozebwa mu **mwezi Gwekkuminoogumu mu 2021** nga yatandika **n'obuwumbi 200** ezaali zisondeddwa (Gavumenti n'ebitongole eby'ensimbi byawayo kyenkanyi buli omu ebitundu ataana ku buli kikumi. Ensawo eno yali yaakawaayo obuwumbi lunaana n'obukadde kikumi eri bbiizinensi obutonotono obuli eyo mu 4,031 ku magoba ga bitundu kkumi ku buli kikumi (10%) buli mwaka we twatuukira mu mwezi gwa Ssebaaseka/Ogwomukaaga mu2026.

- **Mminisitule/ ekitongole ekigiteeka munkola**: **Mminisitule y'eby'ensimbi, okuteekerateekera eggwanga, eby'enfuna, n'enkulaakulana (**MoFPED), okuyita mu bbanka ezirondoolwa Bbanka ya Uganda enkulu-ezeetaba mu kuwaayo ensimbi .
- **Ekiruubirirwa:** Okuwola bu bbiizinensi obutonotono okusobola okubbulukuka, okutereera, n'okukula.
- **Omwaka gwe yatandika**: Omwezi Ogwekkuminoogumu mu mwaka gwa2021

Ebitundu gy'essiddwa mu nkola: Mu ggwanga lyonna okuyita mu zi bbanka ezaatabamu.

Abatunuuliddwa Okugiganyulwamu: Bu bbiizinensi obutonotono obw'abantu ssekinnoomu, ebibiina, obwegassi or bbiizinensi ennene/amakampuni.

Ebisaanyizo

Ekkiriza bbiizinensi empandiise mu butongole, bbiizinensi entonotono ezitali za by'abulimi nga zikozesa abantu 2–49, nga birina omuwendo gw'ebyamaguzi gwa bukadde 10 – 300 omwaka, nga biraga obusobozi bw'okusasula. Abafuna ssente eziwolebwa abalimi tebakkirizibwa kuganyulwa mu nsawo eno.

Ewava Ensimbi

- **Omuwendo ogwakozesebwa/Ensaasaanya: Obuwumbi kinaana n'obukadde kikumi (Shs 82.1 billion)** z'ezakaweebwa **okuva ku buwumbi 200**ezaakasondebwa.
- **Obukwakkulizo:** Ziwolebwa okukoma ku magoba ga bitundu kkumi ku buli kikumi (10%) buli mwaka, obutundutundu butaano ku buli kikumi (0.5%) ssente eziweebwa okusobola okufulumya looni; ; Ekissera ky'okusasuliramu -myezi 6 okutuuka ku myaka 4; Baweebwa omwaka gumu nga tebannatandika kusasula; Bawolebwa okutuuka ku bukadde bitaano.
- **Omukutu mwe bayisa ssente:** Bbanka ezeetabye mu enkola eno (Opportunity Bank, Post Bank Uganda Ltd, Pride Microfinance, Finance Trust Bank, Housing Finance Bank,

Diamond Trust Bank, Centenary Bank, and DFCU Bank)

Engeri y'okufunamu ssente zino

Abalina obusobozi bw'okwewola basobola kwewola nga bayita mu zi bbanka ezeetabye mu nteekateeka eno. Bbanka zino zirina obuvunaanyizibwa obw'okwekenneenya abantu abalina obusobozi bw'okwewola nga bagoberera amateeka n'obukwakulizo obwateekebwawo awo oluvannyuma ne bawa abantu bano ensimbi.

Okulaga ebyakatuukibwako

- **Ebyatuukibwako:** **Obuwumbi kinaana n'obukadde kikumi (Shs 82.1** billion) zaaweebwa eri bu bbiizinensi obutonotono **4,031 n'omusobyo.**
- **Okusoomoozebwa:** Zi bbanka zikoze kitono okulanga entekateeka eno, ndowooza lwakuba ya layisi nnyo bw'ogeraageranya ku looni za bbanka zaabwe, nga bbanka ssatu zokka z'ezakagaba looni ezisoba mu 30 mu myaka egisoba mw'ebiri. Bbanka ezisinga zikyasaba ebyapa by'ettaka oba ebizimba okukola nga emisingo, era nga kiremesezza bbiizinensi obutonotono, ate nga mu kiseera ky'ekimu kumpi ebitundu nsanvu ku buli kikumi (70%) kw'abo abalina okuganyulwamu tebanyiddeeko ddala oba nga enteekateeka eno gy'eri. Ssente zino ziwolebwa bbiizinesi mpandiise mu butongole zokka, era wakyaliwo okubuusabuusa kungi mu bantu nti osobola okuwaayo okusabakwo n'osobola okufuna ssente zino

5. Enteekateeka Y'okuwola Ensimbi eri Abalimi (Agricultural Credit Facility – ACF)

Enteekateeka eno yatandikibwawo mu mwaka gwa 2009, era eweerezza ssente za Uganda akase kamu n'obuwumbi bisatu mu ataano (Shs 1.35 trillion) mu balimi ne bbiizinensi z'obulimi abasukka mu 14,000, nga amagoba tegasukka bitundu kkuminabibiri ku buli kikumi (12%) buli mwaka.

- **Mminisitule/ekitongole ekigiteeka mu nkola:** Bbanka ya Uganda Enkulu, nga ekolaganira wamu ne bbanka ezeenyigiramu ne Uganda Development Bank.
- **Ekiruubirirwa:** Okutumbula eby'obulimi ebikolebwa mu ngeri ya bbiizinensi, nga kiyita mu kuwa ensimbi ez'ebbanga ttono, ebbanga eritali ggwanvu nnyo, n'ebbanga eggwanvu eriemirimu egikwata ku by'obulimi, obusuubuzi bw'emmere ey'empeke emu, okwongera omutindo birimibwa, okukozesa ebyuma ebikozesebwa mu by'obulimi n'okukulaakulanya eby'obulimi.
- **Omwaka gwe yatandika:** 2009.
- **Ebitundu gy'essiddwa mu nkola:** Mu ggwanga lyonna okuyita mu bbankaz ezeenyigiddemu.

Abatunuuliddwa okugiganyulwamu:

Abalimi n'ebitongole by'eby'obulimi, okwongera omutindo ku birimibwa, okutunda emmere y'empeke emu, n'emirimu emirala egikwata ku by'obulimi.

Ebisaanyizo:

Ekkiriza abantu ssekinnoomu, ebibiina, abakolaganira wamu, amakampuni, n'ebibiina by'obwegassi ebiwola n'okutereka eby'obunene bwonna ezikolera mu Uganda, ezinoonya ensimbi z'okukozesa mu byuma ebikozesebwa mu by'obulimi n'okwongera omutindo ku birime, n'ebyuma ebifukirira, ebikozesebwa oluvannyuma lw'okukungula n'okutereka, okwongera omutindo ku birime, ebikozesebwa mu nnimiro, eby'obugagga nga ensolo n'ebinyonyi okweyongerako ku muwendo, okutema ettaka, n'ebikozesebwa mu kulima.

Ewava ensimbi:

- **Omuwendo ogwakozesebwa/Ensaasaanya:** Obuwumbi bwa ssente za Uganda bisatu nsanvu mu kamu n'obukadde lusanvu (Shs 371.7 billion) okuva mu Gavumenti; Akase bwa ssente za Uganda kamu n'obuwumbi bisatu mu ataano (Shs 1.35 trillion) obwakaweerezebwa mu nkola eno. Obuwumbi bwa ssente za Uganda ana mu musanvu n'obukadde lukaaga mu kinaana (Shs 47.68 billion) obwayongerezabwako mu mwaka gw'eby'enfuna ogwa 2026/27 okwongera okunyweza enteekateeka eno.
- **Obukwakkulizo:** Amagoba ga bitundu

kkuminabibiri ku buli kikumi (12%) buli mwaka (okutuuka ku bitundu kkuminabitaano ku buli kikumi (15%) ku by'okutunda emmere y'empeke); obutundutundu butaano ku buli kikumi (0.5%) kussenteezisabiddwa; **ebbanga ly'okwewola**: emyezi mukaaga okutuuka ku myaka munaana; ebbanga lye bawaabwe okutandika okuzzaayo ssente lya myaka esatu (okugyako ku by'okutunda emmere y'empeke). Omutemwa gwa gavumenti ogw'ebitundu ataano ku buli kikumi (50%) guweebwa zi bbanka ezeetabyemu nga tekuli magoba. **Omuwendo gw'ensimbi ezisobola okwewolwa**: obuwumbi bwa ssente za Uganda bubiri n'obukadde kikumi (Shs 2.1 billion) naye zisobola okweyongeramu okutuuka ku buwumbi bwa ssente za Uganda butaano (Shs 5 billion) okusinziira kw'ani eyeewola era ssente agenda kuzikolamu ki, okusingira ddala eri ezo bbiizinensi ezisuubirwa okuvaamu emigaso entoko. Bbanka zeetaaga emisingo.

- **Omukutu mwe bayisa ssente:** Zi bbanka ezeetabyemu (DFCU Bank, Stanbic Bank, Centenary Bank, Barclays Bank, Bank of Baroda, Orient Bank, Standard Chartered Bank, Diamond Trust Bank, Kenya Commercial Bank, Uganda Development Bank, Crane Bank, Mercantile Credit Bank, Housing Finance Bank, Opportunity Bank, Post Bank, Tropical Bank, Bank of Africa, ABC Capital Bank Limited, Citibank Uganda Limited, Commercial Bank of Africa Limited, Ecobank Uganda Limited, Equity Bank Uganda Limited, Finance Trust Bank Limited, Guaranty Trust Bank (Uganda) Limited, Imperial Bank (Uganda) Limited, United Bank for Africa (Uganda) Limited, Pride Microfinance, ne Finca Uganda Ltd).

Engeri y'okufunamu ssente zino:
Saba okuyita mu bbanka gy'oyagala; Bbanka zino zirina obuvunaanyizibwa obw'okwekenneenya abo abasaba okwewola nga zigoberera amateeka n'obukwakkulizo bw'enteekateeka eno n'amateeka agafuga okwewola mu bbanka ezo, oluvannyuma ne bawa abantu ensimbi; Bbanka eyinza okusaba enteekateeka ya pulojekiti ey'enjawulo oba alipoota y'okwekenneenya obusobozi bwa bbiizinensi.

Okulaga ebyakatuukibwako:

- **Ebyatuukibwako:** Ssente za Uganda kamu n'obuwumbi bisatu mu ataano (Shs 1.35 trillion) obwaweebwa abaganyulwa mu nteekateeka eno abasukka mu 14,000; emirimu egiwera nga 89,548 gye gyakatondebwawo; Ssente eziwoleddwa zaakanunulibwa okutuuka ku bitundu nkaaga ku buli kikumi (68%) we twatuukira mu mwezi gwa Ssebaaseka mu mwaka 2024.
- **Okusoomoozebwa:** Okunoonyereza okwakolebwa ekitongole ekivunaanyizibwa okuteekerateekera eggwanga (National Planning Authority-NPA) mu 2025, kwazuula nti enteekateeka eno ekoseddwa nnyo kubanga zi bbanka ezenyigiddemu zikulembeza nnyo eky'okukola amagoba, kino ne kireetera ssente okuwolebwa ennyo eri amakampuni amanene ne mu kitundu eky'omumasekkati ga Uganda ate ne zireka emirimu egy'enkizo wadde nga gijjudde okuzoomoozebwa, okugeza okwongera omutindo ku birime, n'ebikolebwa oluvannyuma lw'amakungula; era n'okwesiba ennyo ku zi bbanka zino okutuusa empeereza eno eri abagyetaaga, kino ne kireetera emisingo okubeera nti gyesigamwako nnyo okusinga okukulembeza eby'enkulaakulana, ate zitafa ku bbiizinensi entonotono, abavubuka n'abantu abatannafuna bulungi mu nteekateeka za gavumenti. Ensonga endala nti ssente zino zikozesebwa nnyo mu by'obulimi ebisookerwako ne mu kutunda emmere ey'empeke. Obukwakkulizo bw'enteekateeka eno na bwo bukendeera buli lukya olw'amagoba ku nzimbi eziwolebwa bbiizinensi okuba nti geeyongedde okukendeera.

6. Enteekateeka Y'okuwa ssente abalimi abalimira awanene ddala okusobola okufunamu ensimbi

Enteekateeka eno yatandikibwa mu mwezi gwa Kkumineebiri mu mwaka gwa 2024, era ekkiriza abalimi abalina ettaka erisukka mu yiika 50 okufuna ensimbi eziwolebwa nga tekuli magoba. Gavumenti yaakasasula obuwumbi

bwa ssente za Uganda 41 (Shs 41 billion) mu magoba, nga kino kiyambye abalimi okwewola ensimbi eziri eyo mu buwumbi bwa ssente za Uganda kikumi mu nkaaga mu Mwenda n'obukadde kikumi (Shs 169.1 billion).

- **Minisitule/ekitongole ekigiteeka mu nkola:** MoFPED, nga ekolaganira wamu ne Mminisitule y'eby'obulimi n'obulunzi, Ekibiina ekitaba abalimi mu Uganda yonna, n'ekibiina ky'abasuubuzi b'emmere y'empeke mu Uganda
- **Ekiruubirirwa:** Okuyamba abalimi abalimira awagazi okufunamu ensimbi nga bafulumua obukadde bwa ttani 132,600 eza kasooli, ebijanjaalo, ssoya, omuwemba n'emmere y'ebisolo ku ttaka lya yiika 114,661.
- **Omwaka gwe yatandika:** Mwezi gwa Kkumineebiri mu mwaka gwa 2024.
- **Ebitundu gy'essiddwa mu nkola:** Mu ggwanga lyonna, nga kituunulidde okutuuka ku yiika 114,661.

Abatunuuliddwa okugiganyulwamu:
Abalimi abalimira awagazi ku ttaka erisukka mu yiika 50 okufuna ensimbi mu mmere ey'empeke oba mu mmere y'ebisolo.

Ebisaanyizo:
Kikkiriza amakampuni, ebibiina by'obweggasi n'ebbiizinensi endala empandiise mu butongole ezirina ettaka oba ngaziri mu by'obulimi obugendereddwamu okufuna ensimbi nga zikolera ku ttaka erittaka wansi wa yiika 50.

Ewava ensimbi:

- **Omuwendo ogwakozesebwa/Ensaasaanya:** Obuwumbi bwa ssente za Uganda 41 (Shs 41 billion) bwe bwakasasulwa mu magoba (omwaka gw'eby'enfuna 2025/26); obuwumbi bwa ssente za Uganda 41 (Shs 41 billion) obwongerezeddwako mu mwaka gw'eby'enfuna ogwa 2026/27. Bbanka za Gavumenti zijja kuwaayo obuwumbi bwa ssente za Uganda 176 (Shs 176 billion) nga tonnassaako magoba.
- **Obukwakkulizo:** Gavumenti esasula ebitundu kikumi ku kikumi (100%) nga amagoba; abalimi bazzaayo ssente zokka ezibawolebwa nga tekuli magoba. **Omuwendo gw'ensimbi ezisobola okwewolwa**: obuwumbi bwa ssente za Uganda obutasukka 5 (Shs 5 billion) eri buli bbiizinensi. Ebbanga ly'okuzzaayo ssente: okutuuka ku myaka mukaaga; ebbanga eribaweebwa okutandika okuzzaayo ssente: Obutasukka mwaka gumu.
- **Omukutu mwe bayisa ssente:** PostBank Uganda, Housing Finance Bank, ne Pride Microfinance.

Engeri y'okufunamu ssente zino:
Saba butereevu eri Post Bank Uganda, Housing Finance Bank, oba Pride Microfinance nga olaga obukakafu bw'obwannannyini ku ttaka n'okuwandiisa kwa bbiizinensi yo mu butongole. Bbanka ejja kwekennneenya okusaba kwo n'oluvannyuma ekuwole ensimbi okusinziira nga bw'eraba.

Okulaga ebyakatuukibwako:

- **Ebyatuukibwako:** Abalimi 186 be baakafuna ensimbi eziwerera ddala obuwumbi bwa ssente za Uganda kikumi mu nkaaga mu Mwenda n'obukadde kikumi (Shs 169.1 billion) okuva mu bbanka za Gavumenti.
- **Okusoomoozebwa:** Akakwakkulizo k'ettaka ery'okukozesa erisukka mu yiika 50 kiremesa abalimi abangi abalimira awatono oba oli awo abandiganyuddwa mu nteekateeka eno.

7. Uganda Development Bank (UDB)

UDB yatandikibwawo mu mwaka gwa 1972, era yaakawola ssente za Uganda obuse bubiri n'obuwumbi bina mu ataano (Shs 2.45 trillion) eri bbiizinensi ebisukka mu 600, nga we twatuukira mu mwezi Gwekkumineebiri mu mwaka 2025 ekitabo kya UDB ekya ssente eziwolebwa kyali kiraga akase kamu n'obuwumbi lusanvu mu nsanvu (Shs 1.77 trillion).

- **Minisitule/ekitongole ekigiteeka mu nkola:** Uganda Development Bank Limited.
- **Ekiruubirirwa:** Okukolaganabbankayauganda etumbula enkulaakulana ey'omuggundu nga erina obuvunaanyizibwa obw'okunguyiza okukulaakulana kw'eby'enfuna n'abantu mu Uganda okuyita mu nteekateeka z'ensimbi ez'omusingi oguggumidde.
- **Omwaka gwe yatandika:** 1972.
- **Ebitundu gy'essiddwa mu nkola:** Mu ggwanga lyonna.

Abatunuuliddwa okugiganyulwamu:
Bbiizinensi z'eby'obulimi (ezongera omutindo ku birime n'okutumbula amakolera g'eby'obulimi), amakolero (agakola ebintu, agakozesa ttekinologiya n'okusima obugagga obw'omuttaka), emirimu egy'ekikugu (eby'obulambuzi, eby'obulamu n'eby'enjigiriza), n'ebikozesebwa mu nkulaakulana.

Ebisaanyizo:
Ekkiriza bbiizinensi empandiise mu butongole, abalina bbiizinensi eza ssekinnoomu, abakolaganira wamu, ebibiina n'obwegassi; abasaba balina okuteekamu okusaba kwabwe mu butongole nga balaga nti alipoota eraga obusobozi bwa bbiizinensi mu kitundu mw'eri oba ennambika ya pulojekiti, alipoota eziraga ebitabo eby'ekenneenyezebwa/ebyakeberebwa ababalirizi ne bibwa ssi bya nkomeredde (kino nga kikola ku bbiizinensi ezaatandikibwawo edda), ekiraga entambula ya ssente mu biseera by'omu maaso, ne alipoota z'ebbanka za myezi kkumineebiri, alipoota ya ssente eziyitira ku ssimu, oba alipoota okuva mu bibiina by'obweggasi ebiwola n'okutereka. Balina okulaga obukakafu bw'okuwandiisa bbiizinensi mubutongole,ebiwandiikaebyogerakunnannyini bbiizinensi, alipoota ya Credit Reference Bureau nga eraga oba eyeewola alina amabanja n'ensasula yaago, obukakafu bw'okusasula omusolo, obukakafu bw'okutereka n'ekitongole ky'ekittavu ky'abakozi mu ggwanga (NSSF bwe kiba kyetaagibwa), n'omusingo ogumala, wamu n'okusasula ssente z'okwekenneenya ezenkana obutundutundu butaano okutuuka ku nsanvu mu butaano ku buli kikumi (0.5% – 0.75% ku muwendo gw'osaba).

Ewava ensimbi:
- **Omuwendo ogwakozesebwa/Ensaasaanya:** Ssente za Uganda akase kamu n'obuwumbi lukaaga (Shs 1.6 trillion) okuva mu Gavumenti wamu n'ensimbi eziva ebweru w'eggwanga (Okugeza nga African Development Bank, International Development Association, European Investment Bank, European Economic Community, Kuwait Fund, Organization of Petroleum Exporting Countries (OPEC Fund) ne Arab Bank of Economic Development in Africa (BADEA). Obuwumbi bwa ssente za Uganda bina mu ana mu bubiri n'obukadde bibiri (Shs 442.2 billion) obwongerezeddwako mu mwaka gw'eby'ensimbi ogwa 2026/27 okwongera okunyweza UDB.
- **Obukwakkulizo:** Amagoba gakyukakyua, okusinziira ku kika ky'ebbanja ly'oyagala, naye nga tegasukka bitundu kkuminnabibiri ku buli kikumi (12%) buli mwaka.
- **Omukutu mwe bayisa ssente:** UDB.

Engeri y'okufunamu ssente zino:
Bulijjo UDB efulumya obubaka obuyita abaagala okwewola mu nteekateeka zaayo ez'enjawulo, nga buli emu erina amateeka n'obukwakulizo obumanyiddwa. Okumanya ebisingawo, genda ku muko gw'omutimbagano gwa UDB: https://www.udbl.co.ug/how-to-apply/

Okulaga ebyakatuukibwako:
- **Ebyatuukibwako:** Ssente za Uganda obuse bubiri n'obuwumbi bina mu ataano (Shs 2.45 trillion) obwaweebwa eri bbizinensi ezisukka mu 600; emirimu egitondeddwawo: 55,553; omusolo eri Gavumenti: obuwumbi bwa ssente za Uganda 318 (Shs 318 billion).
- **Okusoomoozebwa:** UDB esanga obuzibu ku mutindo by'obugagga byayo, nga amagoba mangi galemera mw'abo abeewola kubanga enkola yaayo ewola nnyo bbiizinensi ezirimu ebizibu ebingi okugeza abalimi n'obubbiizinensi obutonotono ate nga bbanka endala tezikkiriza kuziwola. Olw'okuba bbanka eno tetereka ssente z'abantu, yeesigama nnyo ku magoba amangi g'ekola ku ssente ennyingi ennyo zeewola, yesigama nnyo ku kuwola ensimbi eri bbiizinensi ezisembebwa Gavumenti, ekintu ekiyinza okugiviirako obutakola magoba g'esuubira. Bbiizinensi entonotono ezisinga obungi ez'abanayuganda teziddukanyizibwa mu ngeri ntongole nga tezirina nnambika nnambulukufu, tezirina biwandiiko biraga nnyingiza na nsaasaanya eyinza kwesigamwako kuwolebwa, tezirina misingo gimala, era kino kizifuula ez'obulabe okuwolebwa. Okwongereza ku kino, okufuna ensimbi ezeetaagisa okuwolebwa bbiizinensi zino, kyakalubye wakati mu kukyukakyuka kw'embeera z'eby'enfuna mu nsi yonna.

8. Okutandikirawo abakyala projekiti ezibayamba okukulaakulana (GROW project)

Enkola ya GROW (ebaddewo okuva mu **gatonnya wa 2023**) efulumizza **obuwumbi kikumi asatu mu busatu n'obukadde kikumi ana (133.14 b) ze ssente ezaawolebwa bbiizinensi ezaatandikibwawo abakayala** eri abakyala **6,584 abalina bbiizinensi** okubayamba okuva mumirimu egitali miwandiise mumateeka.

Mminisitule/ ekitongole ekigiteeka mu nkola: Mminisitule ye kikula ky'abantu, abakozi n'okwekulaakulanya n'e kitongole ekivunaanyizibwa ku bitongole by'obwannanyini.

- **Ekiruubirirwa:** Okwongera obuweereza mu bbiisinensi okusobozesa abakyala abalina bu bisinensi obutonotono okubukuza okuva webuli okutuuka wezisaanira mu bifo ebyalondebwayo, nga mwotwalidde zi disitulikiti ezirimu abanoonyi b'obudamu.
- **Omwaka gweyatandika:** Gatonnya 2023

Ebitundu mwesangibwa: mu Ggwanga lyonna, ngamwotwaalidde distitulikiti ezirimu abanoonyi b'obudamu.

Abatunuuliddwa okugiganyulwamu

Bbiizinensi z'abakyala (60,000), nga mwotwalidde neezo eziri mu disitulikiti ezirimu abanoonyi b'obudamu (3,000), ku mitendera esatu: Omutendera ogusooka: (Bbiizinensi empya entonotono ezisukulumye kukwewola sente entono mu pulogulaamu z'okwebezaawo), Omutendera ogwokubiri: (Bubbiizinensi obutono enyo naye nga bulina obusobozi okugaziwa mukko), Omutendera ogwokusatu: (Bbizinensi entono nga zirina obusobozi bw'okugaziwa).

Ebisaanyizo

Ekkiriza abakyala abaatandikawo bbiizinensi, oba bbiizinensi ezatandikibwawo abakyala abeggatira awamu naye ng'omukyala alinamu emigabo gya bitundu 51% . Bbizinensi erina okuba nga yawandiisibwa (oba nga efuna obuyambi obumanyikiddwa), erina okuba nga esobola okulondoolebwa, ng'erina n'omusingo. Abalala abasobola okuganyulwa mu nkola eno be bantu nga bakozesebwa mu bbiizinensi z'abakyala ekiseera kyona, abakyala abayigira ku mirimu nga bakozesebwa bakyala bannanyini Bizinensi,, ba memba b'ebibina nga okusinga mulimu bakyala, abasajja abakozesebwa mu bbizinensi zabakyala, abakyala abanoonyi b'obudamu nga bataandikawo bbiizinensi, n'abo abeetaba mu ntegeka za gavumenti nga Emyooga ne Parish Development Model ezikula okuva mu bbiizinensi entonotono okudda mu bbiizinensi eziri yadeyaddeko..

Ewava ensimbi

- **Omuwendo gwa ssente ezikozeseddwa: Obuwumbi lunaana mwabiri (820 billion)** ng'obuyambi okuva mu bbanka y'ensi yonna.
- **Obukwakkukirizo:** Amagoba ga bitundu 10% buli mwaka**; Ssente ezitandikibwako okwewola ziri** bukadde buna (4m) okutuuka kubukadde bibiri (200m) obwa sente za Uganda. Obutasukka myaka ebiri. Omusiingo gwetaagibwa ku ssente zino ezeewolebwa.
- **Emikutu omuyisibwa ensimbi zino:** Centenary Bank, Pearl Bank Uganda (eyali PostBank), Finance Trust Bank, DFCU Bank, Equity Bank, Stanbic Bank, Pride Microfinance, ne Opportunity Bank okwo kwogatta ebibiina by'obwegassi ebiwola n'okutereka ebirondeddwayo (SACCOs)

Engeri y'okufunamu ensimbi zino:

Omukyala ng'alina bizinensi asaba butereevu mu bbanka ezaakakasibwa okugaba ssente ezo. . Bbanka esengejja ebiwandiiko ebirimu okusaba oluvanyuma neewa oyo asabye ssente z'okwewola butereevu oluvanyuma lwokutuukiriza ebisaanyizo.

Okulaga ebyakatuukibwako

- **Ebyakatuukibwako: obuwumbi** bw'ensimbi kikumi asatu mu busatu n'obukadde kikumi ana (133.14 b) ze ssente ezaakawolebwa abakyala 6,584 abalina bbiizinensi.
- **Okusomoozebwa:** butono bulungi nsimbi zifulumiziddwa, ebitundu ebimu okufuna ssente entono ddalal, , obukwakulizo obutategerekeka era obutakola makulu buno nga bulemesezza abakyala bangi abalina bizinensi empandiise okufuna obuyambi. Okwongereza kubino, bbanka ezakakasibwa

okugaba ensimbi zino zeesulirayo gwa Nnaggambna mukugaba ensimbi zini eza GROW, wabula ziteeka amaanyi mukuwola ensimbi zaabwe eziriko amagoba agawerako. N'omusingo ogwetaagibwa ogwawaggulu ennyo gulemesa abakyala bangi okusobola okwewola ensimbi za GROW.

9. Ssente eziweebwa bannayuganda nga balina ebitone (Uganda Creatives Revolving Fund)

Gavumenti efulumizza ensimbi obuwumbi kkumi na munaana n'obukadde kyenda mu Mwenda (18.99 b) mu bibiina ataano (50) eby'obweggasi ebitereka n'okwewola (SACCOs) nga bannabitone abasoba mu enkumi ssatu mu ana mu musanvu (3047) baganyuddwa mu nteekateeka eno.

- **Mminisitule/ ekitongole ekigiteeka mu nkola:** Mminisitule y'ekikula ky'abantu,wamu n'ekitongole ekivunaanyizibwa okuwandiisa ebitongole n'amakampuni (URSB).
- **Ekiruubirirwa:** Okusitula eby'enfuna by'abayimbi n'ebannabitone okusobola okukulaakulana n'okutondawo emirimu mu kitundu.
- **Omwaka gweyatandika:** 2025

Ebitundu mwesangibwa: mu ggwabga lyonna.

Abatunuuliddwa okugiganyulwamu: Abayimbi, abakola enyimba , abazannyi n'abayiiya nga beegasse mu ekibiina ky'obwegassi ekitererka n'okuwola (SACCOs).

Ebisaanyizo

Abayimbi n' abayiiya bebasaanidde, naye gavumenti ebakubiriza okwegattira mu kibiina ky'obwegassi ekitereka n'okuwola ssente SACCO mu kifo ky'okusaba ng'abantu ssekinnoomu.

Ewava ensimbi

Ensimbi ezaakasasanyizibwa: Obuwumbi asatu mu busatu (33b) govument zeyateekawo, obuwumbi kkumi namunaana n'obukadde kyenda mu Mwenda (18.99 b) zezaasasulwa bwe twatuukira mu Ntenvu wa 2025.

- **Obukwakkulizo:** Amagoba ga bitundu 5% buli mwaka ku ssente ezeewolwa. Ssente ezeewolwa ziva ku mitwalo ataano (500,000) okutuuka ku bukadde ataano (50 million) eri buli muntu oba ekitongole. **Omusingo:** Ebiwandiiko ebiraga ensimbi eza royalty, alipoota z'ensimbi eziva mu kusindika ebintu ku mutimbagano, n'obwannannyini ku biyiiye byo (copyright law) eyawandiisibwa ekitongole ekivunaanyizibwa ku kuwandiisa ebiwandiiko (Uganda Registration Services Bureau URSB).
- **Emikutu omuyisibwa ssente**: Ssente zisasulwa butereevu okuyita mu kibiina ky'obwegassi ekitererka n'okuwola SACCO ezawandiisibwa, so si mu kugaba ssente butereevu eri abantu ng'akasiimo.

Engeri y'okujifuna

Weegatte oba otandike ekibiina ky'obwegassi ekitereka n'okuwola SACCO y'abayimbi oba bannabitone ab,enjawulo. Abantu abali mu kibiina ky'obwegassi ekitereka n'okuwola (SACCO) eno balina okwezimbamu omutima gw'okutereka n'okusasula ssente eziba zeewoleddwa okuyita mu kibiina kyabwe ky'obwegassi ekitereka n'okuwola (SACCO) enkola eno entongole y'esobozesa ekibiina okufuna ssente, olwo SACCO n'ewola ssente eri buli omu ku byetaago nga okukola mu situdiyo, ebikozesebwa, emikolo, okukola vidiyo, okulanga, entambula, ebyokwambala, oba bbiizinensi z'obuyiiya entonotono.

Ebyavaamu / Embalirira

- **Ebyatuukibwako:** Obuwumbi kkumi namunaana n'obukadde kyenda mu Mwenda (18.99b) zaweebwa mu bibiina by'obwegassi ebitererka n'okuwola SACCOs 50 eby'abayimbi, ne ziganyula abantu 3,047 (ng'ebitundu 62% bavubuka, ate nga ebitundu 43% bakazi).

Okusomoozebwa: Bannabitone bangi bakolera wabweru w'enteekateeka emanyiddwa obulungi era nebasigala nga sibawandiise, ekibalemesa okuganyulwa mu nteekateeka ennngi nga zino.

10. Okuteeka ssente mu bibiina by'obwegassi ebitererka n'okuwola (SACCOs) eby'abasomesa (Walimu Cooperative Union)

Okuva mu **2014**, Gavumenti etadde omugatte gwa **ssente obuwumbi 25** mu Walimu Cooperative Union okuyamba okutandika n'okukulaakulanya ebibiina by'obwegassi ebitererka n'okuwola SACCO by'abasomesa.

- **Minisitule/ ekitongole ekigiteeka munkola:** Mminisitule y'ebyobusuubuzi amakolero n;obwegassi.
- **Ekiruubirirwa:** okukyusa obulamu bw'abasomesa okuyita mukwewola ssente kumagoba amatono.
- **Omwaka gweyatandika:** 2014

Ebitundu gy'essiddwa mu nkola: Mu gwanga lyonna okuyita mu bibiina by'obwegassi ebitererka n'okuwola (SAACO) eby'abasomesa mu disitulikiti.

Abatunuuliddwa okugiganyulwamu.
Abasomesa abewandiisa ne SACCO ezikolagana ne Walimu Cooperative Union.

Ebisaanyizo
Obukwakkulizo obuteekedwawo SACCO nga zzo nga bwawukana okusiinzira ku ssente ezeewolwa.

Ewava ensimbi

- **Omuwendo ogwakozesebwa/ Obuvujirizi:** Owendo gwa ssente omugatte: **o**buwumbi abiri mu butaano (25B),
- **Obukwakulizzo:** Ssente ezeewolwa ziyita mu bibiina by'obwegassi okutuuka mu SACCO; amagoba ku ssente ezeewolwa teganaba kukakasibwa.
- Emikutu omuyisibwa ssente**:** Walimu Cooperative Union Ltd, nga y'ewa SACCO ku disitulikiti.

Engeri y'okujifuna.
Tandikawo oba wegatte ku SACCO z'abasomesa ezikolagana ne Walimu Cooperative Union.

Ebyavaamu / Embalirira

- **Ebyatuukibwako: omugatte ssente obuwumbi 25** zezaakatebwamu mu SACCO **380** mu gwanga lyona.
- **Okusomoozebwa: obuzibu mu ku sasula ssete eseewoleddwa** ssente mpitirivu ezeewolwa ezitanasasulwa, nga ziri obuwumbi kkumi nakamu (11b) nga zeewolwa abasomesa tezitanaba kusasula, kino nga kiva ku bunafu bw'obukulembeze obutwala zi SACCO eziwola. Ekisinga okukanga kiri nti, ku SACCO 385 ez'abasomesa ezawandiisibwa mugwanga lyona, 39 zokka zezikola, kino kiragira ddala nti waliwo obunafu mubukulembeze n'okulondoola enteekateeka eno yonna.

11. Okukulaakulanya amakolero n'okufuna emirimu (Investment for Industrial Transformation and Employment) INVITE

Gavumenti yafuna **obuwumbi lunaana (800 billion)** okuva mu bbanka y'ensi yonna nebannamikago abalala olwa pulojekiti eno emanyiddwa nga **INVITE**, nga kuzzo, **Obuwumbi kikumi nsanvu (170 billion)** zaafunibwa mu mwezi gwomusanvu mu mwaka gwa 2025 wansi w'ekitongole ekirwanirira eby'obusuubuzi ebifuluma ebweru weggwanga**, obuyambi 114 obwalaganibwako n'ebitongole bwassibwako emikono**.

- **Minisitule/ ekitongole ekigiteeka munkola:** Mminisutule y'ebyensimbi okuteekerateekera eggwanga n'enkulaakulana (ministry of Finance, Planning and Economic Development (MoFPED) ne Bbanka ya Uganda enkulu (BoU) okuyita mu INVITE Trust ne n'ekitongole ekivunaanyizibwa ku makolero g'obwannanyini (Private Sector Foundation Uganda (PSFU).
- **Ekiruubirirwa:** Okussa ssente mu makolero g'obwannanyini n'okutondawo emirimu mu makolero n'okutumbula ebifulumizibwa ebweru weggwanga era n'okuwagira abo abatandika obusuubuzi nga tutwaliddemu abanoonyi bobubudamu n'ebifo mwebawangaalira.

- **Omwaka gweyatandika:** 2021 (enteekateka yakakasibwa); INVITE Trust yatandika emirimu era ensimbi ezaasooka zaafulumizibwa mu 2025.
- **Ebitundu mwesangibwa:** Mu ggwanga lyonna, n'entegeka eyenjawulo eri disituliti ezirimu abanoonyi b'obudamu.

Abatunuuliddwa okugiganyulwamu
Amakolero agatuunda ebintu ebweru weggwanga, okusingira ddala ago agakyakula, emato n'agaliko wegatuuse mukukula (MSMEs), nga mwotwalidde ebitongole n'ebifo ebirimu abanoonyi b'obudamu.

Ebisaanyizo
Kikkiriza ebitongole ebyagala okutandika okutuunda ebintu ebyongeddwako omutindo wabweru w'eggwanga oba okugezesa obutale bw'ebintu ebitundibwa bw'ebweru weggwanga., ekitongole kirina okuba nga kimazze omwaka gumu nga kitambuza emirimu, nga kikozesa abantu babiri n'okusoba, era nga kiraga obusobozi bw'okugaziya eby'amaguzi byekitunda wabweru we gwanga. Bbizinensi mumwenge, sigala, okuzanya zaala, n'okutunda ebyokulwanyisa teziri mu pulogulaamu eno.

Awava ensimbi
- **Omuwendo ogwakozesebwa/ Obuvujirizi: omugatte gwa ssente obwumbi lunaana (800B) zaafunibwa, nga kwezo gavumenti yakafunako obuwumbi kikumi mu nsanvu(170B)**, nga zaafunibwa okuva mu bbanka y'ensi yonna nebannamikago abalala (nga Netherlands, United Kingdom, ne Sweden).
- **Obukwakkulizo: Ebitongole ebivujjirira ebintu ebifulumizibwa ebweru weggwanga (**Export Firm Support EFS) biyamba okutuuka ku ddoola 40,000 (nga ziri mu bukadde150) eri buli kitongole; amakolero gaddizibwa okutuuka kubitundu 80% ebya ssente ezatekebwamu mu kutekesa munkola.
- **Emikutu omuyisibwa ssente: obuyambi okuva mu** EFS bufunibwa okuyita mu PSFU. Bbanka eziwola kulwa INVITE Trust tezinaba ku kulangirirwa mulwaatu.

Engeri y;okujifunamu:
Ssaba nga oyita kumukutu gwa INVITE mukiseera nga bakubiriza abantu okusaba. Okumanya ebisingawo kyalira omutimbagano gwa: https://invite.go.ug/

Ebyavaamu / Embalirira
- **Ebyatuukibwako: obuyambi 114** ezaalaganibwako n''ebitongole byasibwako dda emikono (PSFU-yakwasaganya engeri y'okufunamu obuyambi).

Okusomooza: omwaka nga mulamba okuva gavumenti bweyafuna obuwumbi kikumi mu nsanvu (170b) obwasooka mu mwezi gwomusanvu mu mwaka gwa 2025, tewali kitongole kyabyansimbi oba bbanka Kayli kikasiddwa mulwatu nti kiwola ssente wansi wa INVITE Trust.

Ofuna otya enteekateeka za Gavumenti ezitumbula eby'enfuna mu Uganda?

1. Funa pulogulaamu entuufu
wekeneenye pulogulaamu ezikutumbula eby'enfuna eziriwo (nga PDM, Emyooga, Agricultural Credit Facility, Uganda Development Bank, GROW, Small Business Fund, Teachers' SACCOs, n'endala). Londa eyo ekwatagana n'ebbiizinensi yo, amaka go, oba ekibiina.

2. Soma bulungi ebisaanyizo ebyetaagisa
Soma ebintu ebikulu ebyetaagisa mu pulogulamu eyo-
engeri ekibiina gye kyewandiisibwamu, kiki kyebasimbako amannyo, bbizinesi esangibwawa, omusingo n'ebyafaayo bya Bbizinesi eyo mu kutereka n'ekkomo ku ssente ezeewolebwa – manya ebyo byewetaaga okumanya nga tonaba kusaba kuyingizibwa.

3. Zuula ekitongole ekigaba ssente
Manya banka, SACCO, oba ekitongole ekivunaanyizibwa okugaba ssente za pulogulaamu eyo (nga PFIs, Uganda Development Bank). Genda ku ofiisi yaabwe oba ey'omu kitundu kyo okumanya ebisingawo oba okulu amizibwa.

4. Tegeka ebiwandiiko byo
Tegeka ebiwandiiko ebyetaagisibwa nga Ssemateeka w'ekibiina oba ebiwandiiko ebiraga nti bbizinensiyo mpandiise, endagamuntu, entegeka ya bbizinensi yo enyangungu oba ebbago lya bbizinensi yo (proposal) , ebikwata

ku ngeri gyoterekamu ssente mu bbanka, n'ebiwandiiko byonna ebikwata ku musingo nga bituufu era nga bitegekeddwa bulungi.

5. Waayo okusaba kwo

Teeka yo okusaba kwo mu kitongole ekigaba sente, kuuma buli kkopi ya kiwandiiko ky'owaddeyo, era ofune ekiwandiiko ekikakasa nti osabye oba ennamba gy'oyinza okweyambisa ng'olondoola okusaba kwo.

6. Londoola era okole ebyo ebituufu

Bwe kiba nga kikakasiddwa, funa ssente ozikozese mu ngeri entuufu nga bwewategeka okuzikozesa. Bw'oba ng'okusaba kwo kugaaniddwa, buuza ekikulemesezza okufuna ssente, tereeza ebikyamu ebirimu bwebiba biwandiiko, bisaanyizo, oba nkola zakibiina oddemu osabe okusinga okubivaako.

Blueprint Consortium Africa kye kitongole ekikulu mu Africa ekikola ku kunoonyereza okw'amaanyi, okulondoola n'okwekaliriza, ssaayansi w'amawulire n'okwekennenya. Ekitebe kyakyo ekikulu kiri mu Kampala, Uganda, era kigatta bannakugu abakulembera okuva mu gavumenti, amatendekero, n'ekitongole ky'obwannannyini okuwa obujulizi obw'amaanyi, obusobola okukozesebwa mu kukola amateeka n'okusalawo mu Uganda n'oku lukalu lwonna.

Okumanya ebisingawo ku ffe, genda ku mukutu gwaffe:

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