Blueprint Consortium Africa

FACT SHEET

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Engeri y'okufunamu Empiiya dha Gavumenti edh'okutondawo Obugaiga mu Uganda





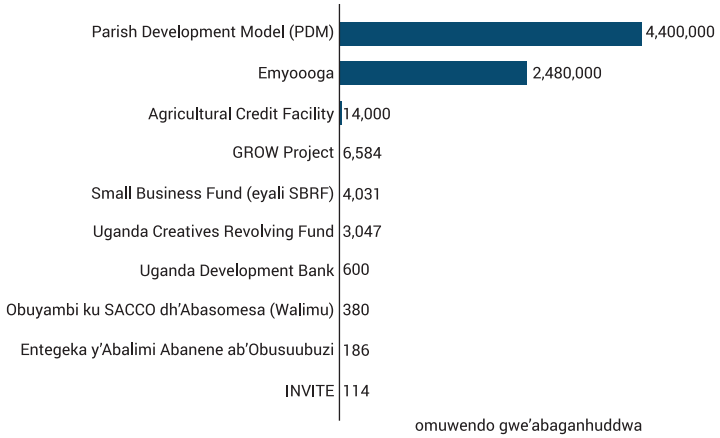


Endandhula

Mu myaka eikumi egibise, gavumenti etaile empiiya edhiswika mu busse bwa sente dha Uganda 11 (11 trillion) munteekateeka edh'okutondawo obugaiga nga muno n'omuli n'entegeka ey'okukulankulania emiruka (PDM), era nga yali efulwimya obusse 4.4 obwe seente dha Uganda mu gw'omukaaga ogwa 2026.

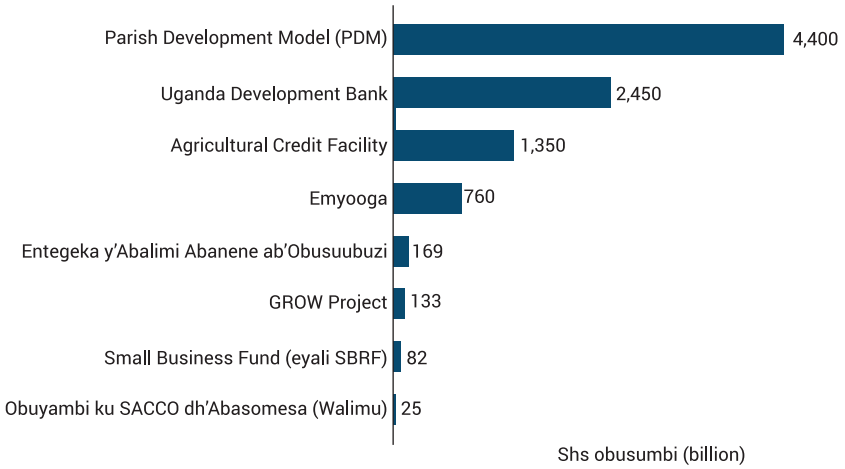
Entekateeka dhino dhigendelela amaka agakakolela okulya (subsistence economy), abalimi, abavubuka, abakyala, nibizinensi. Nga dhigendelela okwongela ku mikisa gy'okufuna empiiya edh'entandikwa edhisoboka (affordable capital), okughagira n'okugumya enkulaakulana ya bizinensi, n'okwongela ku nhingiza y'amaka. Mu mwaka gw'ebyempiiya 2026/27, gavumenti yayongelaku obusse bwa ssente dha Uganda 2.49 (2.49 trillion) kwanguya okunhingiza yasente mwighanga n'okutondawo obugaiga.

Ekifaananhi 1: Abaganhwirwa / bizinensi edhituukibwaku buli ntegeka (abantu kinnoomu, amaka, ebibiina oba bizinensi)



Ensibuko: Omuwandiisi yakikola ng'akozesa Okwanjula Embalilila y'Ighanga (Budget Speech) ey'omwaka 2026/27 ne lipoota dha buli ntegeka.

Ekifaananhi 2: Omugaite gw'empiiya edhifulumiziibwa / edhigabibwa buli ntekateeka (shs obuwumbi – billion)



Ensibuko: Omuwandiisi yakikola ng'akozesa Okwanjula Embalilila y'Ighanga (Budget Speech) ey'omwaka 2026/27 ne lipoota dha buli ntegeka.

1. Entekateeka y'okukulankulania emiruka/ Parish Development Model (PDM)

Yatongozebwa nga 26 ogw'okubiri 2022, Gavumenti yakafulumya obusse 4.4 (4.4 trillion) nga entandikwa eyewolebwa (revolving capital) mu SACCO dh'okumiruka 10,589, nga dhituse kubaganwiramu abaswika obukaire obuna (4 million) nga dhikola amagoba ga mukaaga kubuli kikumi omwaka. (6%) .

- **Ekitongole ekiteesa munkola:** Omughandhiisi wa PDM (PDM Secretariat), ghansi gh'ekitongole kya gavumenti ekigemagania emirimu dha gavumenti dh'ebitundu (Ministry of Local Government – MoLG).
- **Ekigendhelelwa:** Okwongela ku nhingiza y'amaka n'okulongoosa embeela y'obulamu bw'abana Uganda, nga eisira liteebwa ku kukyusa amaka agakolelela okulya (subsistence households) gaingile mu by'enfuna ebikozesa empiiya (money economy).
- **Omwaka mw'eyatandikila:** Ogw'okubiri 2022.
- **Ebitundu mw'ekolela:** Ighanga lyonna – emiluka/wadi dhonadhoona 10,589.

Abagendeleilwa (Target Group)

Amaka obukaire 3.5 (million) (abantu nga obukaire 17.5,okugerangerania nga ebitundu 39 kubuli kikumi (39%) ky'abantu boona boona) agakaali mu mbeela y'okukolela okulya (subsistence economy).

Ani asobola okwetaba mu (Eligibility)

Amaka galina okuba nga gakakolelela kulya, gegaita ku Kibiina kya PDM eky'ebibindha eby'amaka (PDM Enterprise Group 10–30 ekikakasiibwa ku igombolola (sub-county), era gaakakasibwa ku mutendela gw'ekyalo nga babita mu Mukulu w'omuluka (Parish Chief)/, LC1 ni mu nkola yebyempulizigania yekitongole kya PDM (Parish Development Management Information System).

Okutaamu empiiya (Funding)

- **Omugaite gw'empiiya edhikozesebwa:** sente dha Uganda obuse 4.4 (trillion).
- **Obukwankulizo (Terms):** sente dha Uganda obukaire 100 (million) buli muluka buli mwaka; sente dha Uganda akakaire 1 (million) buli muganhulwa; amagoba (interest rate) 6% buli mwaka; ekiseela ky'ekisa (grace period) kya myezi 24 nga okaali kutandhiika kusasula.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** Nga dhibita mu nsawo y'empiiya kwisimu eya WENDI (WENDI mobile wallet).

Engeri y'okudhifuna

Okwegaita ku Kibiina kya PDM eky'emilimo (amaka 10–30) ekiwandhikiibwa ku igombolola,

kyakeberebwa okukakasa nga amaka go gakolelela kulya nga obita mu LC1, awo osabe ng'obita mu kibiina kyo ku PDM SACCO. Bw'oikirizibwa, ofune looni (okutuuka ku sente dha Uganda akakaire 1 – million) ng'obita ku mukutu gwa WENDI.

Ebivaamu / Embalilila (Results / Accountability)

- **Emiganhulwo oba Ebiganwilwamu:** amagoba agaswika 4 (million); obusse bwa sente dha Uganda 4.4 (trillion) dhigabibwa mu miluka 10,589 mu ighanga lyonalyona.
- **Ebizibu:** Okulwawo okutuusa empiiya, okuwugula empiiya n'okudhikozesa obubi, obuzibu mu kufuna obutale, n'okugaba looni obubi, ebibonhebwaku mu disitulikiti edhindhi.

2. Emyoga (Enteekateka ya Pulezidenti ey'okutondawo Obugaigga n'emilimo – Presidential Initiative on Wealth and Job Creation)

Okuva mu gwomunana 2019, Gavumenti yawa SACCO 7,148 empiiya dh'entandhiikwa (capital) dha obuwumbi obwa sente dha Uganda 760 (billion), okutuka ku bantu obukaire 2.48 (million) mu biti bya bizinensi 18.

- **Ekitongole ekigikulembela:** ekitongole ekikulila obubanka obutono (Microfinance Support Centre (MSC).
- **Ekigendelelwa:** Okwongela ku milimo, okugaziya emikisa gy'okufuna empeeleza y'ebyempiiya ey'endhawulo (okusingira irara abakyala, abavubuka, n'abantu abaliku obulemu – PWDs), okwongela ku nhingiza y'amaka, n'okwongela obusobozi bw'abaganhulwa mu bya bizinensi nga babita mu kubamanhisa, okubatendeka n'okubawa ebikozesebwa.
- **Omwaka:** Gwamunaana 2019.
- **Ebitundu mw'ekolela:** Ighanga lyonalyona – disitulikiti 149, aye emilimo gikolebwa ku mutendela gw'amuluka.

Abantu abagendeleilwa (Target Group)

Abana Uganda abaweza emyaka 18 n'okusingawo abali mu kilala ku biti 18 eby'endhawulo (aba Boda boda, abaweesi (Welders), abavuzi ba takisi, abatunzi mu butale, abatunga engoye (Tailors), Abanamawulile (Journalists), abakyala abakozi ba bizinensi, abakola mu saaluuni, abakulembeze b'abavubuka, abasuubuzi b'ebilime, abavubi, abawumula eby'amagye (banamwandhu n'abaana b'abawumula amagye), abamawooteeli (Restaurant Owners), ababaadhi (Carpenters), abantu abaliku obulema, bamakanika, abana bitone(performing Artists), (n'abakulembeze abalonde); b'abavubuka abataswika myaka 35.

Ani asobola okwetabamu (Eligibility)

Omuntu alina okuba mu kilala ku biti 18, era yegaita ku kibiina ky'oku muluka (association) ekigemagana n'omulimo gy'akola. Ekibiina kilina okuwandiisibwa Omukungu w'enkulaakulana y'abantu mu Disitulikiti (District Community Development Officer) nga kilimu abantu 7–30 (ebibiina ebinene byawulwamu). Abantu abali mukibiina basasula empiiya dh'obwamemba dhebaikanhizaaku, nga tidhiswika 20,000 edh'essente dha Uganda,nga dhi sasulwa SACCO y'ekitundhu omubaka wa palamenti kyakyikirira. (constituency SACCO).

Okutaamu empiiya (Funding)

- **Omugaite gw'empiiya edhikozesebwa:** obuwumbi bwa ssente dha Uganda 760 (billion) nga empiiya edh'okuwolebwa (revolving capital); obukaire obwa sente dha Uganda 620 (million) buli kitundu ekyikyikilirwa omubaka mupaalamenti (constituency); ate obuwumbi bwa sente dha Uganda 100 (billion) edhindi dhatebwagho mu mwaka gw'ebyempiiya 2026/27.
- **Obukwankulizo (Terms):** Obuyambi (grants) obuli nga obukaire 30–60 bwa sente dha Uganda (million) buli SACCO; ekiseela kya looni emyezi 24; amagoba (interest rate) 8% buli mwaka; n'ekiseela ky'ekisa (grace period) kya myezi 12 nga okaali kutadhiika kusasula.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** Nga dhibita mu Apex Emyoga SACCO dh'ebitundu by'ababaka (Constituency Apex Emyoga SACCOs), edhilabililwa MSC.

Engeri y'okudhifuna
Tandikawo oba wegaite ku kibiina ky'oku muluka ekili mu kimu ku biti 18, sasula empiiya dh'obwamemba, era wewandiise ni Apex SACCO y'ekitundu ky'omubaka wo. Oluvainhuma, maliliza okutendekebwa okw'okutandiika mu kumanha eby'empiiya (financial literacy) oba mu bya bizinensi, okukolebwa obukiiko obw'ekitundu (local taskforces) oba ekitongole ekigemagania obubanka obutono Microfinance Support Centre. Waayo okusaba looni ng'obita mu bakulembeze b'ekibiina kyo, era ofune empiiya bw'oikirizibwa.

Ebiviiremu/Embalirira (Results / Accountability)
- **Ebikoleibwa:** Entegeka yagheebwa obuwumbi 760 bwa sente dha Uganda nga empiiya edheyongeramu okwewolebwa abandi; SACCO 7148, abantu obukaire 2.48, obuwumbi 95.3 nga omuwendo gw'edhitelekeibwa
- **Ebizibu:** Obufele, okukaka abantu okutaamu empiiya (extortion), okwekobaana, n'okubuzabuza obwibi bwempiiya ebikolebwa abamu ku bakulembeze ba SACCO, abakungu ba disitulikiti n'abakozi ba banka; ensansaanhia enene ey'okwirukanhia SACCO; obukulembeze obubi mu SACCO; abasuubuzi abakola ekintu ekirala okukungaanila mu kifo ekirala; abantu okulowooza nti entegeka eno "empiiya dha bwelele" (fund bonanza); n'endowooza embi mu baganhulwa.

3. Looni ya Katale (Katale Loan Facility)

Yagezesebwa okuva mu gwolubereberye 2026 mu butale 6 mu Kampala. Looni ya Katale eya MSC ewa abasuubuzi empiiya edh'okukozesa mu bizinensi (working capital) ku magoba (interest rate) ga 8% buli mwaka, nga ekaali kutuusibwa mu ighanga lyonlyona mu mwaka gw'ebyempiiya 2026/27.
- **Ekitongole ekigikulembela:** Microfinance Support Centre.
- **Ekigendelelwa:** Okuwa abatunzi bomubutale n'abasuubuzi abatono amaanhi nga babawa looni edh'amangu, edh'ebbeeyi entono, era edhifunika mangu.
- **Omwaka mw'eyatandikila:** Gwalubereberye 2026 (okugezesa – pilot).
- **Ebitundu mw'ekolela:** Obutale 6 mu Kampala n'emiliraano (Kampala Metropolitan Area): Owino, Nakawa, Kalerwe, Busega, Nakasero, Ggaba; ighanga lyonalyona okuva mu 2026/27.

Abantu abagendereilwa (Target Group)
Abatunzi mu butale n'abasuubuzi abatono mu bibuga, n'abakola emilimu egitali mitongole (informal operators).

Ani asobola okwetaba mu (Eligibility)
Abantu abakulu ab'emyaka 18–75, okusingira irara beene bizinensi entono, abatundhira ku mbali kw'enguudo, abalina emidaala mu butale, n'abafuna empiiya entono ng'abakyala ni bamaama abekuliza abana nga tibayambibwaku babaaba babana (single mothers), abali mu bundi ku butale omukaaga obugezesebwamu.

Empiiya (Funding)
- **Omugaite gw'empiiya edhikozesebwa:** Dhikali kufulumizibwa.
- **Obukwankulizo (Terms):** Looni y'empiiya edh'okukozesa mu bizinensi (working capital) ku magoba 8% buli mwaka. Looni tiyetaagisa musingo (collateral-free) – tiwetaaga byapa bya itaka oba bintu byakutaayo ng'omusingo. Buli muntu asobola okwewola okuva ku sente dha Uganda 50,000 okutuuka ku sente dha Uganda obukaire 2 obwa sente dha Uganda (million) okusinziila ku busobozi bwe obw'okuligha.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** MSC.

Engeri y'okudhifuna
Tandikawo oba wegaite ku kibiina ky'abantu eikumi abeeyimililagana (guarantee one another), olwo owe MSC okusaba kwo ng'olina kkopi y'endagamuntu yo (national ID), n'ekiwandiiko ekikakasa (endorsement) okuva ku mukulembeze w'akatale oba ekibiina kya SACCO, awalala ni akawunti ya banka oba eya mobile money ey'omuntu mwene, empiiya kwe dhinaateebwa.

Ebivilemu oba embalilila (Results / Accountability)

- **Ebikoleibwa:** Yagezeseibwa bulungi mu butale 6; okutuusibwa mu ighanga lyonalyona kutegekeibwa mu 2026/27.
- **Ebizibu:** Ghakali kubawo bimanhiisibwa.

4. Small Business Fund – Ensawo ya bizinensi entono (eyali eyetebwa Small Business Recovery Fund)

Yatongozebwa mugw'omwendha 2021 ng'elinha ensawo y'obuwumbi obwa sente dha Uganda 200 (billion) (Gavumenti n'ebitongole by'empiiya-PFIs- buli luyi lutaamu ebitundu athan kubuli Kikumi 50:50). Okutuuka mu gw'omukaaga 2026, yali egabye obuwumbi bwa sente dha Ugandai 82.1 ku bizinensi entono n'edh'omutindo ogwa wagati (SMEs) edhiswika 4,031, ku magoba (interest rate) agataswika 10%.

- **Ekitongole ekigikulembela:** Minisitule y'ebyempiiya, Entekateka n'enkulaakulana y'eby'enfuna (MoFPED), ng'ebita mu bitongole by'ebyempiiya ebikolagana n'entegeka (Participating Financial Institutions – PFIs) ebilabililwa banka enkulu eya Uganda.
- **Ekigendelelwa:** Okuwa empiiya bizinensi entono edhisobola okukola obulungi, dhisobole okwilamu okwewanhilila, okutebenkela n'okukula.
- **Omwaka mw'eyatandikila:** Novemba 2021.
- **Ebitundu mw'ekolela:** Ighanga lyonalyona nga ebita mu PFIs.

Abantu abagendereilwa (Target Group)

Bizinensi entono edh'abantu kinnoomu, ebibiina, abemikago (partnerships) oba kampuni.

Ani asobola okwetaba (Eligibility)

Bizinensi entono entongole (formal) edhitali dha bulimi, edhilina abakozi 2–49, nga enhingiza yadho eya buli mwaka (annual turnover) eli wagati wa sente dha Uganda obukaire 10 (million) ni sente dha Uganda obukaire 300 (million), era nga dhilina obusobozi obweyoleka obw'okuligha. Abaganhulwa mu Agricultural Credit Facility (ACF) tibaikirizibwa.

Empiiya (Funding)

- **Omugaite gw'empiiya edhikozesebwa:** obuwumbi bwa sente dha Ugandai 82.1 (billion) dhigabibwa ku nsawo ya sente dha Uganda obuwumbi 200 (billion).
- **Obukwankulizo (Terms):** Amagoba (interest rate) tigaswika 10% buli mwaka; empiiya dh'okukola ku looni (loan processing fee) 0.5%; ekiseela ky'okuliga: emyezi 6 okutuuka ku myaka 4; ekiseela ky'ekisa (grace period) nga okaali kutandhiika kuligha, okutuuka ku mwaka 1; looni okutuuka ku sente dha Uganda obukaire 500 (million).
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** Ebitongole by'ebyempiiya Ebikolagana n'entegeka – PFIs (Opportunity Bank, Post Bank Uganda Ltd, Pride Microfinance, Finance Trust Bank, Housing Finance Bank, Diamond Trust Bank, Centenary Bank, ne DFCU Bank).

Engeri y'okugifuna

Abeewola abasaanhiire basobola okufuna looni nga babita mu bitongole by'ebyempiiya ebikolagana n'entegeka (PFIs) byonka. PFIs nidho edhivunaanhizibwa okwekebeedha abendha okwewola nga dhigoberela ebiragiro by'ensawo eno n'enkola dhaadho edh'okuwola, oluvainhuma ne dhibawa empiiya.

Ebiviiremu/embalirira (Results / Accountability)

- **Ebikoleibwa:** obuwumbi bw'essente dha Uganda 82.1 (billion) dhigabibwa ku SMEs edhiswika 4,031.
- **Ebizibu:** PFIs tidhikoze kimala kulanga SBRF, oboolyawo kubanga ya bbeeyi ntono okusinga looni dhaadho edha buliidho; banka isatu donka ne dhaawola looni edhiswika 30 mu myaka ebili. PFIs enhingi dhikaali dhetaaga eitaka oba ebizimbe ng'omusingo (collateral), ekitoolamu bizinensi entono enhingi. Ate kumi chitundu 70 kubuli kyikumi (70%) kabo abataganhulwa tibaidhi nga ensawo eno erigho. Ensawo era ewola bizinensi entongole (formal) donka, era abantu bangi tibaikiriza nti omuntu asobola okusaba y'afuna looni.

5. Agricultural Credit Facility (ACF) – Entegeka y'okuwola mu Bulimi

Yatandikibwawo mu 2009. ACF etusiisa obuse bwa sente dha Uganda 1.35 (trillion) ku balimi abaswika 14,000 ni ebyobulimi n'obulunzi, ku magoba agagerangeranizibwa ku 12 kubuli kikumi. (12%) buli mwaka.

- **Ekitongole ekigikulembela:** Bank enkulu eya Uganda, awalala n'ebitongole by'eby'empiiya ebikolagana n'entegeka (PFIs) nhi banka ey'eby'enkulankulana eya Ugand oba Uganda Development Bank.
- **Ekigendelelwa:** Okutumbula obulimi, eby'obusuubuzi nga abalimi nabasubuzi bawebwa empiiya edh'ekiseela ekitono, eky'ekigelo n'ekiwanvu ku pulojekiti edh'ebyobulimi, obusuubuzi bw'emmele ey'empeke (grain trade), okukola ku bilime mu makolelo (agro-processing), okulima mu ngeri ey'omulembe (modernisation), n'okukozesa ebyuma (mechanisation).
- **Omwaka mw'eyatandikila:** 2009.
- **Ebitundu mw'ekolela:** Ighanga lyonalyona nga ebita mu PFIs.

Abantu Abagendereilwa (Target Group)

Abalimi nhi bizinensi dh'ebyobulimi abali mu bulimi, okukola ku bilime mu makolelo (agro-processing), obusuubuzi bw'emmele ey'empeke, n'emilimu egyindi egyigemagana n'obulimi.

Ani asobola okwetaba (Eligibility)

Abantu kinnoomu, ebibiina, abemikago (partnerships), kampuni nhi SACCO edha buli bunene edhikolela mu Uganda, abeetaaga empiiya edh'okugula ebyuma n'ebikozesebwa mu bulimi n'okukola ku bilime; enkola edh'okufukilila (irrigation); ebifo eby'okulabilila n'okuterekelamu ebilime oluvannhuma lw'amakungula (post-harvest handling and storage); okukola ku bilime mu makolelo; ebikozesebwa mu kulima (farm inputs); ebisolo n'ebimela eby'okutaamu okulunda n'okusimba (biological assets for restocking); okugogola eitaka (land opening); n'ebilime ku faamu (on-farm infrastructure).

Okutaamu Empiiya (Funding)

- **Omugaite gw'empiiya edhikozeseibwa:** Gavumenti etaire mu obuwumbi bwa sente dha Uganda 371.7 (billion); obuse bwa sente dha Uganda 1.35 (trillion) dhigabibwa okutwalila aghalala. obuwumbi bwa sente dha Uganda47.68 (billion) endhindi dhatee bwawo okwongela ku mpiiya dh'entegeka eno mu mwaka gw'ebyempiiya 2026/27.
- **Obukwankulizo (Terms):** Amagoba (interest rate) tigaswika 12% buli mwaka (okutuuka ku 15% ku busuubuzi bw'emmele ey'empeke); empiiya dh'okukola ku looni (processing fees) 0.5%; ekiseela kya looni: emyedi 6 okutuuka ku myaka 8; ekiseela ky'ekisa (grace period) nga okaali kutandhiika kuligha, okutuuka ku myaka 3 (okugyako ku busuubuzi bw'emmele ey'empeke). Ekitundu kya Gavumenti ekya 50% kiweebwa PFIs nga tikiliiku magoba (zero interest). Looni esingayo obunene: obuwumbi bwa sente dha Uganda 2.1 (billion), aye esobola okwongelwa okutuuka ku Shs obuwumbi 5 (billion), nga buli nsonga yekebedhebwa ku bwayo, ku pulojekiti edhilina omugaso omunene. PFIs dhetaaga omusingo (collateral security).
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** Ebitongole by'ebyempiiya Ebikolagana n'entegeka – PFIs (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'okugifuna

Saba ng'obita mu PFI gy'oyendha. PFIs nedho edhivunaanhizibwa kukwekebedha abendha okwewola nga dhigoberela ebiragiro by'ensawo eno n'enkola dhadho edh'okuwola, oluvainhuma nhi dhigaba looni. PFI eyinza okwetaaga ekiwandiiko kya pulojekiti ekiidhuvu ekisobola

okuwolelwaku (bankable project proposal) oba lipoota ekakasa nti pulojekiti esoboka (feasibility report).

Ebiviiremu/embalirira (Results / Accountability)

- **Ebikoleibwa:** obuse bwa sente dha Uganda 1.35 (trillion) dhigabiibwa ku baganhulwa abaswika 14,000; emilimu nga 89,548 gitondebwawo; looni edhiliyibwa (loan recovery rate): 68% okutuuka mu June 2024.
- **Ebizibu:** Okwekebeedha okwakolebwa ekitongole kya gavumenti ekigemagana n'okutekateka National Planning Authority (NPA) mu 2025 kwalaga nti enkulankulana ACF gy'eleeta ekendeezebwa PFIs edhisinga okulingilila amagoba gaadho. Dhiwola inho kampuni enene n'ekitundu eky'omu magati (central region), dhaleka ebilina omugaso omunene aye ebilimu akabi inho, ng'okukola ku bilime mu makolelo n'okulabilila ebilime oluvainhuma lw'amakungula. Ekindi, okwesigama inho ku PFIs okulonda abeewola kusinza omusingo (collateral) okusinga omugaso gw'enkulankulana, kwatoolamu abalimi abatono bangi, abavubuka n'ebibindha ebindhi ebitafiibwaku. Empiiya dhikaali dhisinga kugya mu kulima kwenhe n'obusuubuzi bw'emmele ey'empeke. Era omugaso gwayo ogw'amagoba amatono gukendeela ng'amagoba ga banka edha buliidho gaika.

6. Entegeka y'okuwola Abalimi Abanene ab'ebyobusuubuzi (Large-Scale Commercial Farmers Financing Scheme)

Yatongozebwa mu Desemba 2024. Entegeka eno esobozesa abalimi abalina yiika 50 n'okusingawo okufuna looni ku magoba (interest) ga 0%. Gavumenti yakagaba obuwumbi bwa sente dah Uganda 41 (billion) ng'amagoba, ekisobozeisa abalimi okufuna looni dha obuwumbi 169.1 (billion) obwa sente dha Uganda.

- **Ekitongole ekigikulembela:** MoFPED, awalala nhi Minisitule y'eby'obulimi, Obulunzi n'obuvubi (MAAIF), Uganda Farmers Federation, ne Grain Council of Uganda.
- **Ekigendelelwa:** Okuyamba abalimi abanene ab'obusuubuzi ab'obwananyhini okukungula tani (metric tons – MT) 132,600 dha dhuuma, ebidhandhaali, soya, omuwemba n'emmele y'ebisolo, ku yiika dhonadhona 114,661 edhilowoozebwaku.
- **Omwaka mw'eyatandikila:** Desemba 2024.
- **Ebitundu mw'ekolela:** Ighanga lyonalyona, nga egenderela yiika nga 114,661.

Abantu Abagendeleiwa (Target Group)

Abalimi abanene abe'byobusuubuzi abalima emmele ey'empeke oba emmele y'ebisolo ku yiika edhiswika 50.

Ani asobola okwetaba (Eligibility)

Kampuni, obwegaisi (cooperatives) n'ebitongole ebindhi ebiwandiisibwa mu mateeka ebisaniile, ebilina eitaka oba ebili mu bulimi obunene ku itaka elisinga obutono yiika 50.

Okutaamu Empiiya (Funding)

- **Omugaite gw'empiiya edhikozesebwa:** obuwumbi 41 (billion) obwa sente dha Uganda edhibalibwa ng'amagoba (2025/26); obuwumbi bwa sente dha Uganda 41 (billion) edhindhi dhateebwawo mu mwaka gw'ebyempiiya 2026/27. Ebitongole by'ebyempiiya ebya Gavumenti biidha kuwaayo empiiya edh'omusingi (principal) obuwumbi bwa sente dha 176 (billion).
- **Obukwankulizo (Terms):** Gavumenti esasula 100% ku magoba; abalimi basasula empiiya dhe beewola donka (principal). Looni esingayo obunene: okutuuka ku obuwumbi bwa sente dha Uganda 5 (billion) buli kitongole. Ekiseela ky'okusasula: okutuuka ku myaka 6; ekiseela ky'ekisa (grace period) nga okaali kutandiika kusasula: okutuuka ku mwaka 1.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** PostBank Uganda, Housing Finance Bank, ne Pride Microfinance.

Engeri y'okudhifuna

Saba butereevu mu Post Bank Uganda, Housing Finance Bank, oba Pride Microfinance ng'olina obukakafu bw'obwannanyini bw'eitaka

n'obukakafu nti ekitongole kyo kiwandisiibwa mu mateeka (legal-entity registration). Banka olwo yekebeedha okusaba kwo awo me ygaba looni.

Ebiviilemu/Embalirira (Results / Accountability)

- **Ebikoleibwa:** Abalimi 186 basoboile okufuna looni dha obuwumbi bwa sente dha Uganda169.1 (billion) okuva mu banka edh'obusuubuzi edha gavumenti.
- **Ebizibu:** Obwetaavu bw'eitaka elisinga obutono yiika 50 bugyamu abalimi ab'obusuubuzi abatono bangi abaganwilwa mu ntegeka eno.

7. Banka ey'ebyenkulankulana (Uganda Development Bank (UDB))

Yatandikibwawo mu 1972. UDB ewoze okutwalila awalala empiiya edhiswika obuse bwa sente dha Uganda 2.45 (trillion) ku bizinensi edhiswika 600, nga looni dh'elina kuliya (loan book) dhali obuse bwa sente dha Uganda 1.77 (trillion) okutuuka mu Desemba 2025.

- **Ekitongole ekigikulembela:** Uganda Development Bank Limited.
- **Ekigendelelwa:** Okukola nga ekitongole ky'ebyempiiya ekya Uganda eky'enkulaakulana (development finance institution) ekilina obuvunaanhizibwa okwanguya enkulaakulana y'abantu n'eby'enfuna mu Uganda, nga kibita mu ntegeka dh'ebyempiiya edhiwangaala.
- **Omwaka mw'eyatandikila:** 1972.
- **Ebitundu mw'ekolela:** Ighanga lyonalyona.

Abantu Abagendereilwa (Target Group)

Bizinensi mu bulimi (okukola ku bilime mu makolelo n'okufuula obulimi amakolelo – agro-processing & agro-industrialisation), mu makolelo (okukola ebintu – manufacturing, amakolelo agesigaime ku magezi – knowledge-based industries, n'eby'obugagga eby'omu ttaka – extractives), mu mpeeleza (ebyobulambuzi, ebyobulamu n'ebyendhegeresa), ne mu bizimbe n'enguudo (infrastructure).

Ani asobola okwetaba (Eligibility)

Bizinensiedhiwandiisibwa,bizinensiedh'omuntu omulala (sole proprietorships), abemikago (partnerships), ebibiina (associations) n'obwegaisi (cooperatives). Abasaba balina okuwaayo okusaba okutongole nga kuliku lipoota ekakasa nti pulojekiti esoboka (feasibility report) oba entegeka ya bizinensi (business plan), ebitabo by'ebyempiiya ebyamala okwekebeedhebwa (audited accounts) oba eby'okutandika (draft accounts) (ku bizinensi edhiliwo), okuteebeleza entambula y'empiiya (cashflow projections), n'ebiwandiiko bya banka, mobile money oba SACCO eby'emyezi 12. Era balina okuleeta obukakafu bw'okuwandiisa bizinensi, endagamuntu dh'aibwe, lipoota ya Credit Reference Bureau, ekiwandiiko ekikakasa nti baliye omusolo (tax clearance), obukakafu nti bagoberela NSSF (we kyetaagisa), n'omusingo (security/collateral) ogumala ku looni, aghalala n'okuliha empiiya dh'okwekebedha okusaba (appraisal fee) (0.5%–0.75% ku mpiiya dh'osaba).

Otaamu Empiiya (Funding)

- **Omugaite gw'empiiya edhikozesebwa:** Gavumenti etairemu obuse sente dha Uganda 1.6 (trillion), n'empiiya edh'okuwola okuva kuliya (external credit lines), 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 sente dha Uganda 442.2 (billion) edhindhi dhateebwawo mu mwaka gw'ebyempiiya 2026/27 okwongela ku mpiiya dha UDB.
- **Obukwakkulizo (Terms):** Amagoba (interest rates) tigakakasibwa era gakyuka okusinziila ku kika kya looni, aye tigaswika 12% buli mwaka.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** UDB.

Engeri y'okudhifuna

UDB etela okulangilila okusaba (calls for applications) ku ntegeka dhaayo edh'endhawulo edh'okuwola, nga buli ndhala elina obwetaavu n'ebiragiro ebitegeerekeka. Okumanha ebisingawo, kyalira ku mukutu gwabwe: https://

www.udbl.co.ug/calls-for-application/

Ebiviiremu/embalirira (Results / Accountability)

- **Ebikoleibwa:** Empiiya edhiswika obuse bwa sente dha Uganda 2.45 (trillion) dhiwolebwa bizinensi edhiswika 600; emilimu egitondebwawo: 55,553; omusolo oguliibwa: obuwumbi bwa sente aha Uganda 318 (billion).
- **Ebizibu:** UDB elina looni enhingi edhitalihibwa bulungi (impaired loans), olw'obuvunaanhizibwa bwayo obw'okuwola ebitundu ebilimu akabi inho ng'obulimi ni SMEs, banka edh'obusuubuzi bye dheewala. Olw'okuba banka eno tetereka mpiiya dh'abantu (deposits), yesigama ku kwewola empiiya mu bungi edheeyimilibwa Gavumenti (government-guaranteed borrowing), ekigileetela akabi k'okwesigama ku nsibuko ntono edh'empiiya (funding concentration risk) ng'amabandha geyongela. Bizinensi enhingi entono edh'omu ighanga dhoona tidhilina nkola ntongole dh'okudhiirukanhia, ebitabo by'ebyempiiya ebyesigika, oba omusingo ogumala, ekidhifuula edh'akabi okuwola. Ku kino kwongelaku nti okufuna empiiya edh'ebbeeyi entono, edh'ekiseela ekiwanvu era edhitalina kwanguyiliza kuliha kikaali kizibu olw'enkyukakyuka mu mbeela y'ebyempiiya mu nsi yonna.

8. GROW Project (Generating Growth Opportunities for Women Enterprises – Okutondawo Emikisa gy'okukula kwa bizinensi dh'abakyala)

GROW (okuva mu Janwali 2023) egabye obuwumbi bwa sente dha Uganda 133.14 (billion) nga looni edh'obukwakulizo obwangu (soft loans) ku bizinensi 6,584 edh'abakyala, okudhiyamba okuva mu mbeela etali ntongole (informality).

- **Ekitongole ekigikulembela:** Minisitule y'ekikula ky'abantu, Abakozi n'enkulaakulana y'abantu (MGLSD) ni Private Sector Foundation Uganda (PSFU).
- **Ekigendelelwa:** Okwongela ku mikisa gy'okufuna empeeleza edh'obwanabizinensi edhisobozesa abakyala abakozi ba bizinensi okukuza bizinensi dhaabwe okuva ku ntono inho (micro) okwila ku ntono (small), n'okuva ku ntono okwila ku dha wakati (medium) mu bitundu ebilondeibwa, nga mulimu ni disitulikiti edhisenzeibwamu abanoonhi b'obubudamu (refugee host districts).
- **Omwaka mw'eyatandikila:** January 2023.
- **Ebitundu mw'ekolela:** Ighanga lyonalyona, nga mulimu ni disitulikiti edhisenzeibwamu abanoonhi b'obubudamu.

Abantu Abagendereilwa (Target Group)

Bizinensi dh'abakyala (60,000), nga mulimu n'edho edhili mu disitulikiti edhisenzeibwamu abanoonhi b'obuwodamu (3,000), ku mitendela esatu egy'okukula: Omutendela 1 (bizinensi empyaka entono inho edhisanhiire entegeka dha looni entono inho (micro-credit) n'edh'okwebesaawo (livelihood programs)), Omutendela 2 (bizinensi entono inho edhilina obusobozi okufuuka entono), n'Omutendela 3 (bizinensi entono edhilina obusobozi okufuuka edh'omutindo ogwa wagati).

Ani asobola okwetaba (Eligibility)

Abakyala abakozi ba bizinensi, oba bizinensi edh'aghalala omukyala mw'alina ebitundu (shares) ebitaika wansi wa 51%. Bizinensi dhilina okuba nga dhiwandisiibwa (oba nga dhiyambibwa okwewandiisa – formalisation support), nga dhilina ebiwandiiko ebilaga emilimu gyadho (traceability), era nga dhilina omusingo (collateral) omutono. Abandi abasanhiire mulimu: abakozi ab'ekiseela kyonakyona mu bizinensi dh'abakyala; abakyala abeega emilimu (apprentices) abakozesebwa bizinensi dh'abakyala; bamemba b'ebibiina oba obwegaii obusinga okubaamu abakyala; abasaadha abakolela omukyala mwene bizinensi; abakyala abakozi ba bizinensi abanoonhi b'obubudamu; n'abeetabye mu ntegeka dha Gavumenti edhindhi nga Emyooga ni Parish Development Model abava ku bizinensi entono inho okwira ku ntono, oba okuva ku ntono okwirs ku dha wagati.

Empiiya (Funding)

- **Omugaite gw'empiiya edhikozeseddwa:** obuwumbi bwa sente dha Uganda 820 (billion) obuyambi (grant) okuva mu World Bank.
- **Obukwankulizo (Terms):** Amagoba (interest rate) 10% buli mwaka; looni etandikila ku obukaire bwa sente dha Uganda 4 (million) okutuuka ku obukaire bwa sente dha Uganda 200 (million). Ekiseela kya looni ekisingayo: emyaka 2. Omusingo (collateral security) gwetaagisa ku bika bya looni ebimu.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** Centenary Bank, Pearl Bank Uganda (eyali PostBank), Finance Trust Bank, DFCU Bank, Equity Bank, Stanbic Bank, Pride Microfinance, ne Opportunity Bank, awamu ne SACCO edhimu edhilondebwa.

Engeri y'okugifuna

Omukyala omukozi wa bizinensi asaba butereevu mu kimu ku Bitongole by'ebyempiiya ebikolagana n'entegeka (PFIs). PFI yekebedha obusobozi bwe obw'okuwolebwa (credit appraisal), oluvainhuma n'emuwa looni butereevu bw'aikkirizibwa.

Ebiviilemu/embalilila(Results/Accountability)

- **Ebikoleibwa:** obuwumbi bwa sente dha Uganda 133.14 (billion) dhiwoleibwa nga looni edh'obukwakkulizo obwangu (soft loans) ku bizinensi 6,584 edh'abakyala.
- **Ebizibu:** Empiiya obutakozesebwa dhona dhona (under-absorption), okugaba empiiya mu bitundu ebimu okusinga ebindhi, n'ebiragiro ebitategeerekeka oba ebitasoboka ebilese abakyala bangi abewandiisa nga tibafunye mpiiya. Ku kino kwongelaku nti PFIs edhindhi tidhenda kugaba empiiya dha GROW, ne dhisinza looni dhadho edh'obusuubuzi, ate obwetaavu bw'omusingo (collateral) bweyongeire okutoolamu abakyala mu bitundu ebitafiibwaku, nga looni dhifunibwa ntono inho oba tidhifunibwa n'akatono.

9. Uganda Creatives Revolving Fund – Ensawo y'abayiiya

Gavumenti egabye obuwumbi bwa sente dha Uganda 18.99 (billion) ku SACCO 50, edhiganhula abayiiya (creative artists) 3,047.

- **Ekitongole ekigikulembela:** Minisitule y'ekikula ky'abantu, Abakozi n'enkulaakulana y'abantu (MGLSD), awalala nhi Uganda Registration Services Bureau (URSB).
- **Ekigendelelwa:** Okwongela ku mikisa gy'abayiiya ni bizinensi dh'obuyiiya okufuna empiiya, okutumbula okukula kwa bizinensi n'okutondawo emilimu mu kitundu kino.
- **Omwaka mw'eyatandikila:** 2025.
- **Ebitundu mw'ekolela:** Ighanga lyona lyona.

Abagenderelwa (Target Group)

Abembii, abakubi b'enhembo (producers), abazannhi (performers) n'abayiiya abandhi abegaitila mu SACCO.

Ani asobola okwetaba (Eligibility)

Abembii n'abayiiya abandhi basaanile, aye Gavumenti ebeetaagisa okwegaitila mu SACCO mu kifo ky'okusaba ng'abantu kinnoomu.

Empiiya (Funding)

- **Omugaite gw'empiiya edhikozeseibwa:** obuwumbi bwa sente dha Uganda 33 (billion) Gavumenti dhe yatawo; obuwumbi bwa sente dha Uganda 18.99 (billion) dhali dhigabibwa okutuuka mu Desemba 2025.
- **Obukwankulizo (Terms):** Amagoba (interest rate) 5% buli mwaka. Looni: okuva sente dha Uganda 500,000 okutuuka ku obukaire bwa sente dha Uganda 50 (million) buli muntu oba bizinensi. Omusingo (collateral): ebiwandiiko ebilaga empiiya dh'ofuna ku bitone byo (royalty statements), lipoota dh'enhingiza okuva ku mikutu gy'okuwulilila n'okulaba ku yintaneti (streaming), n'obwannanhini ku bitone (copyrights), bikkirizibwa nga bikakasibwa URSB.
- Engeri empiiya gye dhituuka ku bantu (Disbursement channel): Dhibita mu SACCO edhiwandiisiba dhonka, aye ti kugaba empiiya butereevu mu ngalo.

Engeri y'okugifuna

wegaite ku SACCO oba otandikewo SACCO y'abembi oba abayiiya abandhi. Bammemba olwo balina okuzimba ebyafaayo by'okutereka n'okusasula mu SACCO eyo, kubanga enkola eno entongole niyo esobozesa ekibiina okufuna empiiya. Oluvainhuma empiiya dhibita mu SACCO, edhiwola bammemba kinnoomu ku bintu ng'emilimo gya situdiyo, ebikozesebwa, ebivvulu (events), okukola vidiyo, okulanga (marketing), entambula, engoye edh'okuzaniilamu (costumes), oba bizinensi entono edh'obuyiiya.

Ebivuddemu oba embalilila (Results / Accountability)

- **Ebikoleddwa:** obuwumbi bwa sente dha Uganda 18.99 (billion) dhigabibwa ku SACCO 50 edh'abeimbi, dhagasa abantu 3,047 (62% bavubuka, 43% bakyala).
- **Ebizibu:** Abayiiya abasinga bakolela kuliya wa nkola dha bizinensi ntongole era basigala nga tibawandiisibwa, ekibavilaku okufiirwa emikisa gino.

10. Obuyambi ku SACCO dh'abasomesa (Walimu Cooperative Union)

Okuva mu 2014, Gavumenti etailemu okutwalila awalala obuwumbi bwa sente dha Uganda 25 (billion) mu Walimu Cooperative Union okuyamba okutandikawo n'okukuza SACCO dh'abasomesa.

- **Ekitongole ekigikulembela:** Minisitule y'obusuubuzi, Amakolelo n'obwegaisi (Ministry of Trade, Industry and Cooperatives), ng'ebita mu Walimu Cooperative Union Ltd.
- **Ekigendelelwa:** Okulongoosa embeela dh'abasomesa nga babasobozesa okufuna looni edh'ebbeeyi n'entono.
- **Omwaka mw'eyatandikila:** 2014.
- **Ebitundu mw'ekolela:** Ighanga lyonalyona nga ebita mu SACCO dh'abasomesa edha disitulikiti n'ebitundu by'ababaka (constituency).

Abagenderelwa (Target Group)

Abasomesa abawandiisibwa abali bammemba mu SACCO edhegaitila mu Walimu Cooperative Union.

Ani asobola okwetaba (Eligibility)

Ebiragiro biteebwawo buli SACCO era byawukana okusinziila ku kika kya looni.

Empiiya (Funding)

- **Omugaite gw'empiiya edhikozesebwa:** obuwumbi bwa sente dha Uganda 25 (billion) okutwalila awalala.
- **Obukwakkulizo (Terms):** Empiiya edh'okuwola dhibita mu kibiina ky'obwegaisi (cooperative union) okutuuka ku SACCO dha bammemba; amagoba (interest rate) tigalagibwa.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** Walimu Cooperative Union Ltd, okutuuka ku SACCO dha disitulikiti n'ebitundu by'ababaka.

Engeri y'okugifuna

wegaite oba wewandiise mu SACCO y'abasomesa ekolagana nhi Walimu Cooperative Union.

Ebivilemu oba embalilila (Results / Accountability)

- **Ebikolebwa:** obuwumbi bwa sente dha Uganda 25 (billion) dhigabibwa okutwalila awalala ku SACCO edhiswika 380 mu ighanga lyonalyona.
- **Ebizibu:** Obuzibu obw'amaanhi obw'obutasasula looni, nga obuwumbi bwa sente dha Ugandai 11 (billion) dhisibibwa mu looni abasomesa dhe batasaswile, n'obukulembeze obubi n'okusansanhia obubi empiiya mu SACCO. Ekisinga okwewuunhisa, SACCO dh'abasomesa 39 donka ku 385 edhiwandiisibwa mu ighanga lyonalyona nidho edhikaali dhikola, ekilaga okutyerera okw'amaanhi mu bukulembeze n'okulondoola mu bibiina by'obwegaisi.

11. INVITE (Investment for Industrial Transformation and Employment – Okuta empiiya mu nkyukakyuka y'amakolelo n'emilimu)

Gavumenti efunye obuwumbi bwa sente dha Uganda 800 (billion) okuva mu banka yensi yonayona(World Bank) n'abagabi b'obuyambi abandi (development partners) ku lwa pulojekiti ya INVITE, nga ku dho obuwumbi bwa sente dha Uganda 170 (billion) dhali dhifunhibwa okutuuka mu Julaayi 2025. Wansi w'obuyambi ku Kkampuni edhitunda kuliya (Export Firm Support), endagaano dh'obuyambi (grant agreements) 114 dhimaze okwissibwaku emikono nhi kkampuni.

- **Ekitongole ekigikulembela:** Minisitule y'ebyempiiya, Entegeka n'enkulaakulana y'ebyenfuna (MoFPED) ne Bank of Uganda (BoU), nga babita mu INVITE Trust ne Private Sector Foundation Uganda (PSFU).
- **Ekigendelelwa:** Okuwagila okuta empiiya (investment) n'emilimu mu bitongole by'obwananyini ebikola ebintu n'ebitunda kuliya, n'okuwagila emikisa egy'ebyenfuna, nga mulimu nhi mu bitundu by'abanoonhi b'obubudamu n'ebyalo ebibasenza..
- **Omwaka mw'eyatandikila:** 2021 (pulojekiti yaikirizibwa); INVITE Trust yatandika okukola era empiiya edh'okutandika dhagabibwa (2025).
- **Ebitundu mw'ekolela:** Ighanga lyonalyona, nga waliwo omwagaanhia ogw'endhawulo ku disitulikiti edhisenzebwamu abanoonhi b'obubudamu.

Abagenderelwa (Target Group)

Kkampuni edhikola ebintu n'edhitunda kuliya, okusingira ilala bizinensi entono inho, entono n'edh'omutindo ogwa wagati (MSMEs), nga mulimu nhi kkampuni mu bitundu by'abanoonhi b'obubudamu n'ebyalo ebibasenza.

Ani asobola okwetaba (Eligibility)

Kkampuni edhendha okwingila obutale obuyaka obw'omuwendo omunene kuliya, oba okugaziya emilimo gy'okutunda kuliya gye dhilina. Kkampuni elina okuba ng'emaze waakili omwaka mulala ng'ekola, ng'elina abakozi abataika wansi wa babili, era ng'elaga obusobozi obweyoleka obw'okugaziya okutunda kuliya. Bizinensi edh'omwenge, edh'etaba (tobacco), edh'okukuba zaala (gambling) n'edhebyokulwanhisa tidhikkirizibwa.

Empiiya (Funding)

- **Omugaite gw'empiiya edhikozeseddwa:** obuwumbi bwa sente dha Uganda 800 (billion) dhafunibwa, nga ku dho Gavumenti yakafuna obuwumbi bwa sente dha Uganda 170 (billion), edhaaweebwa World Bank n'abagabi b'obuyambi abandi (nga Netherlands, United Kingdom nhi Sweden).
- **Obukwakkulizo (Terms):** Obuyambi bwa Export Firm Support (EFS grants) okutuuka ku sente dha Amerika(USD) 40,000 (nga obukaire bwa sente dha Uganda 150 – million) buli kkampuni; kkampuni dhiziibwayo okutuuka ku 80% ku nsasanhia gye dhikola nga dhissa mu nkola pulojekiti.
- **Engeri empiiya gye dhituuka ku bantu (Disbursement channel):** Obuyambi bwa EFS bubita mu PSFU. Banka edhinaakolagana nhi INVITE Trust mu kuwola edhikali kulangililwa mu lwatu.

Engeri y'okugifuna

Saba ku mukutu gwa INVITE ku yintaneti mu biseela eby'okusaba (Call for Applications) nga biggule. Manha ebisingawo ku mukutu: https://invite.go.ug/

Ebivilemu oba embalilila (Results / Accountability)

- **Ebikoleibwa:** Endagaano dh'obuyambi (grant agreements) 114 dhimaze okussibwaku emikono nhi kkampuni (omwagaanhia gw'obuyambi ogutwalibwa PSFU).
- **Ebizibu:** Wabise omwaka nga mulala okuva gavumenti lwe yafuna empiiya edh'okutandika obuwumbi bwa sente dha Uganda 170 (billion) mu Julaayi 2025, wazila bitongole by'ebyempiiya ebikolagana nayo ebilangilibwa mu lwatu ku by'okuwola kwa INVITE Trust.

Engeri y'okufunamu entegeka dha gavumenti edh'okutondawo obugaiga mu Uganda

1. **Londa entegeka esaanile**
Kebela entegeka edh'okutondawo obugaiga edhiliwo (PDM, Emyoga, Agricultural Credit Facility, Uganda Development Bank, GROW, Small Business Fund, SACCO dh'Abasomesa, n'endhindhi) olonde egemagana n'omulimu n'omutendela gwa bizinensi yo, amaka go oba ekibiina kyo.

2. **Soma ebiragiro by'ani asobola okwetaba (eligibility criteria)**
Soma obwetaavu obw'endhawulo obw'entegeka eyo – oba ekibiina kilina okuba nga kiwandiisiddwa, omulimo ogulingililwa, omutendela gwa bizinensi, omusingo (collateral) oba ebyafaayo by'okutereka, n'obunene bwa looni obusingayo – osobole okumanha obulungi byewetaaga nga okali kusaba.

3. **Manha ekitongole ekigaba empiiya**
Manha banka, SACCO oba ekitongole ekibisaamu empiiya dh'entegeka eyo (okugeza PFIs, Uganda Development Bank), obakyalile oba ogye ku ofiisi yaibwe ey'okumpi okufuna okulagilirwa.

4. **Tegeka ebiwandiiko byo**
Kuŋŋaanhia ebiwandiiko ebyetaagisa – ssemateeka w'ekibiina (group constitution) oba ebiwandiiko by'okuwandiisa bizinensi, endagamuntu (national ID), entegeka ya bizinensi ennhangu oba ekiteeso (proposal), ebiwandiiko bya banka (bank statements), n'ebiwandiiko by'omusingo byonabyona – mu butuufu era nga bidhuvu.

5. **Waayo okusaba kwo**
Twala okusaba kwo mu kitongole ekigaba empiiya, kuuma kkopi dha buli kimu ky'owaileyo, era ofune ekiwandiiko ekikakasa nti bafunhie okusaba kwo oba ennamba (reference number) okusobola okulondoola.

6. **Londoola era okole ku kivilemu**
Bw'oyikilizibwa, funa empiiya era odhikozese mu milimo egivaamu empiiya nga bwe wategeka. Bw'odhemebwa, buuza lwaki mu bulambulukufu, idaabiliza ekibulamu – ka bibe

Blueprint Consortium Africa nikyo Ekifo kya Afrika eky'Obukugu mu kunoonhereza okukozesebwa mu nkola (applied research), okulondoola n'okwekebedha (monitoring and evaluation), ssaayansi w'ebiwandiiko by'emiwendo (data science) n'okubyekebedha (analytics). Ekitebe kyakyo ekikulu kili Kampala, Uganda. Tukuŋŋaanha abakugu abakulembeiree okuva mu Gavumenti, amatendekelo aga waigulu n'ebitongole by'obwannanhini, okuvaamu obudhulizi obwesigika era obusobola okukolelwaku, obuyamba mu kusalawo ku nkola n'emilimu mu Uganda ne mu Afrika yonna.

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