Blueprint Consortium Africa

FACT SHEET

October, 2026

Smartson Ainomugisha & Calvin Ogwang

Kit me donyo i yub pa gamente me yubu ki yilo malo rwom me lonyo i lobo Uganda



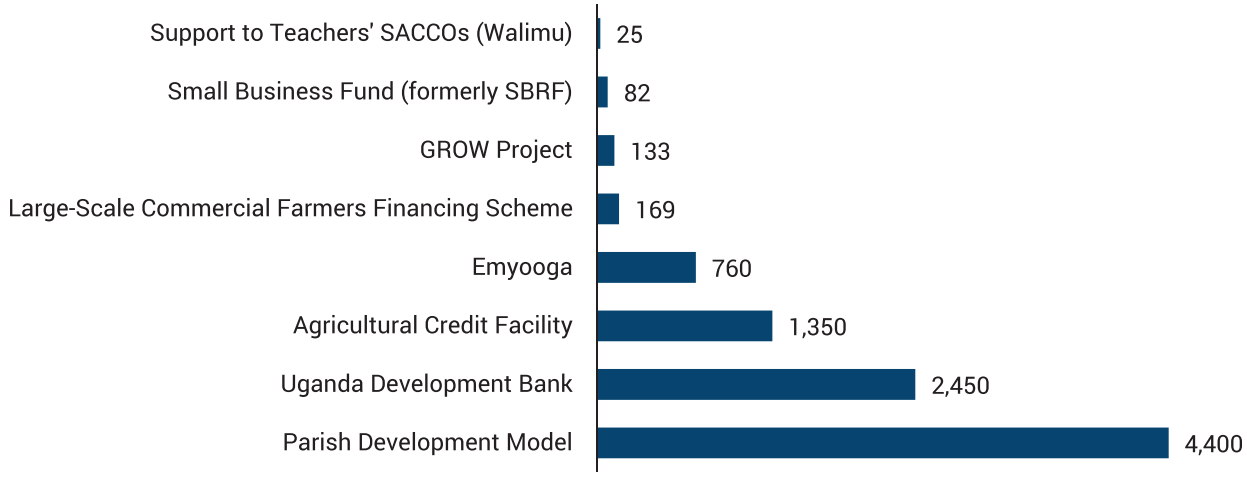




Kit ma yub man ocake kwede

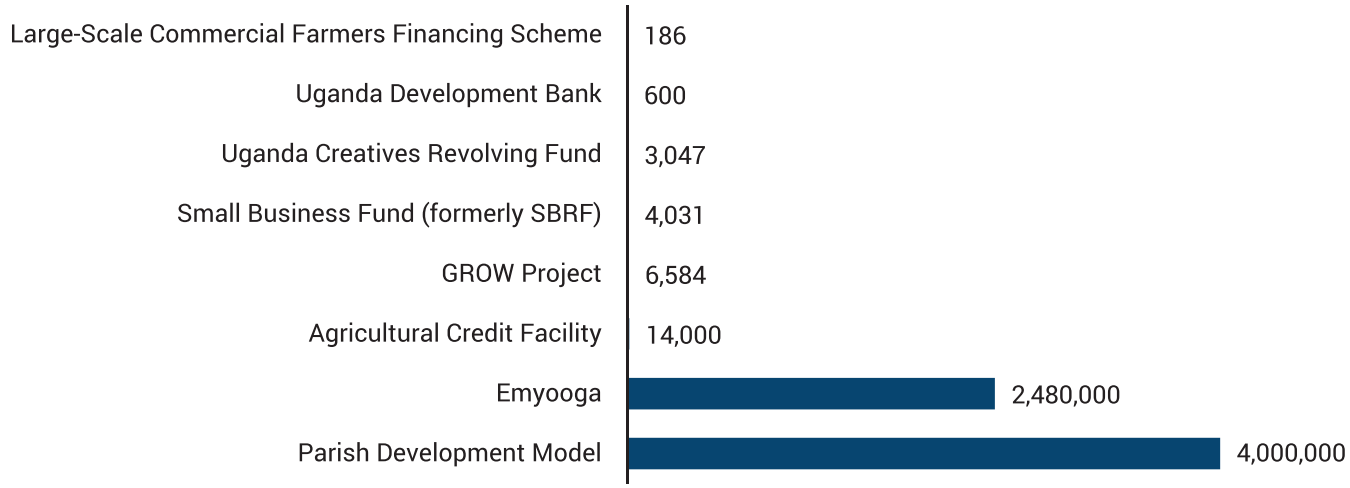
I mwaka apar mukato, gamente oketo cente ma romo Shs 11 trillion i yub me kelo lonyo, medo ki Parish Development Model (PDM), ma onongo opoko cente Shs 4.4 trillion i dwe me abicel mwaka 2026. Yub magi tye ka keto cwinye i kom jo ma pud gitye i yub me kwo, lupur, bulu, mon ki yub me dongo biacara cente ma dano twero wilo, jingo dongo pa biacara ki medo wel cente pa jo me ot. Ki medo cente Shs 2.49 trillion i mwaka lim me 2026/27 me medo rwom me dongo lim ki dongo lonyo. Karatac man tito yub apar pa gamente ma dong oyabe bot jo me Uganda – ngo ma acel acel miyo, anga ma opore, medo ki kit me coyo balo ma mako yub man.

Cal me 1: Nyutu wel cente ma ki tiyo kwede / ki poko ki yub ma pat pat (Shs billion)



Kan ma ki nongo iye: Lacoc oyubu kun tiyo ki ngec ma aa ki i lok ma mako lim me mwaka 2026/27 ki ripot/adwogi pa yub pa ngat acel acel.

Cal me 2 – Nyutu dano ma ki nongo kony / biacara ma ki nongo ki i yub ma tye (dano acel acel, gangi, gurup onyo biacara).



Kan ma ki nongo iye: Lacoc oyubu kun tiyo ki ngec ma aa ki i lok ma mako lim me mwaka 2026/27 ki ripot/adwogi pa yub pa ngat acel acel.

1. Parish Development Model (PDM)

- **Cako i nino:** Dwe me aryo, nino 26, mwaka 2022
- **Tic pa gamente / Dul:** PDM Secretariat, ma tye ite Ministry of Local Government (MoLG)
- **Miti ki Yub:** Me medo wel cente pa jo me ot ki yubu kwo pa jo Uganda, ki keto tam i kom loko lim pa jo me ot ma gi kwo i gangi me doko lim.
- **Ka ma yuba man obi time iye:** Wangtic ducu (Parish 10,589 / wards)

  Jo ma yuba man tye pir gii:
- **Jo ma bino nongo (Target beneficiaries):** Dano ma romo 3.5 million gangi (ma romo 17.5 million dano, ma romo 39% pa wel dano) ma pud gitye i yub me kwo.
- **Kit ma opore:**
  - Ot myero obed i yub me kwo.
  - Donyo i PDM Enterprise Group me gangi 10 to 30 ma ki coyo nying gi i caro ma ki kwano gi rwom ma okato ki bot ladit me kanica/LC1 ki yub me dongo pa kanica ma miiyo kony me lim.

Cente ki Cik:

- **Wel cente ma ki tiyo kwede:** Shs 4.4 trillion (oobo bot 10,589 parish SACCOs, ma oo bot dano ma romo 4 million).
- **Cik me banya:**
  - Shs 100 million pi kanica acel acel mwaka ki mwaka.
  - Shs 1 million pi ngat acel acel ma tye ka nongo kony.
  - 6% wel cente ma ki medo i mwaka acel acel.
  - 24 dwe me culu cente.
- **Yo me poko cente:** Ki i WENDI mobile wallet.

Kit me Donyo iye:

- Dony i dul pa PDM Enterprise Group (ot 10-30) ma ki coyo nying gi i sub-county.
- Nong vet ma calo ot ma twero kwo ki i LC1.
- Peny ki i dul ni bot PDM SACCO.
- Ka dong ki yee, nong banya ni (ma romo Shs 1 million) ki bot WENDI.

Adwogi / Tic ma kimiyo:

- **Gin ma kitimo:** Dano ma romo million 4 gunongo kony; Shs 4.4 trillion kipo ki bot kanica 10,589 i wilobo ni.
- **Peko:** Peko me poko cente, loko ki tic ki cente i yoo ma pi opore, peko me donyo i cuk, ki dwoko lim ma goro ma ki waco i dictrik mogo.

2. Emyooga (Presidential Initiative on Wealth and Job Creation)

- **Cako i nino:** Dwe me aboro, mwaka 2019
- **Keto i tic jang gang kal:** Microfinance Support Center (MSC)
- **Miti ki Yub:** Me medo tic, medo rwom me nongo kony me lim (tutwale pi mon, bwulu, ki jo ma kom gi goro - PWDs), medo wel cente pa jo me ot, ki medo kero pa jo ma tye ka nongo kony me cato wil kun wok ki i pwonyo dano ki diro me tic.
- **Ka ma yub man nonge iye (Coverage):** Nationwide - 149 districts (ento ki tic i rwom me Parish).

Dul/dano ma yub man okemo (Target Group):

- **Dano ma gunongo kony:** Dano me Uganda ma mwaka gi tye 18+ i kin kampuni 18 ma ki ngeyo (Boda Boda, Lutic me Wel, Lutic me Taxi, Lucat wil, Lutic me Salon, Lutic me wilobo, Rec, Lutic macon / mon ma guto ki lutino, lucat cam, ludiro tic ki bao, dano ma kom gi goro, ludiro tic ki cuma, ludiro tuku, ki lutela ma ki yero gi).
- **Kit me coyo nying:** Dano omyero gicoy nying gi i dul ma rwate ki tic gi/ngec gi (dul madongo ki poko gii ma tye ki dano 7-30).
- **Lumemba:** Culu wel cente me bedo lamemba ma romo Shs 20,000 bot SACCO.

Cente ki Cik:

- **Wel cente ma ki tiyo kwede:** Shs 760 billion me cente ma ki tiyo kwede; 620 million shillings pi dul acel acel; Shs 100 billion mukene ki keto i FY 2026/27.
- **Cik me banya:**
  - Miiyo kony ma romo Shs 30 to 60 million pi SACCO acel acel.
  - Kare me banya pi dwe 24.
  - 8% wel cente ma ki medo i mwaka acel acel.
  - Kare me kica pi dwe 12.
- **Yo me poko cente:** Constituency Apex Emyooga SACCOs, ma ki neno ki MSC

Kit me Donyo iye:

- Yub onyo dony i dul ma tye i parish i te dul acel i kin dul 18.
- Culu cente me bedo lamemba ki coyo nying i Apex SACCO me constituency ni.
- Tyeko kwan ma mako lok kom cente onyo pwony me biacara ki bot dano ma i gang tic onyo Microfinance Support Centre.
- Cwal waraga me penyo banya ki bot lutela me dul ni, ka dong nong cente ma ki poko ka dong ki yer.

Adwogi / Kit me tic:

- **Gin ma kitimo:** Yub ni ki keto cente ma romo Shs 760 billion i lim ma ki loko; 7,148 SACCOs; 2.48 million me lumemba; ki Shs 95.3 billion i lim ma ki gwoko.

Peko (challenges): Tim me bwolo, kwalo cente, nywako tam, ki tic marac ki lim pa lutela mogo me SACCO, lutela me dictrik, ki lutic me bank, wel cente ma mite pi tic pa SACCO ma malo, tela pa SACCO ma pe ber, rwom pa lucat wil i kabedo acel, tam pa lwak i kom yub man calo "lim maber," ki kit marac pa jo ma ginongo kony. Calo tye ka neno i pwony ma con, dong aketo jami ma tye iging madong man i yo maber dok maleng tutwal me kwan me yot labongo peko mo. Man en aye yub me cente ma ki kwan ki jami ducu makwat iye:

3. Katale Loan Facility (Yub me Lim me Katale)

Gin ma timme: Temo cake i dwe me acel mwaka 2026 i cuk 6 me Kampala (Owino, Nakawa, Kalerwe, Naguru, nyo ki kude mukene) me miiyo cente bot lucat wil ma romo 8% pi mwaka acel acel, ma peya ki cako tic kwede i lobo ducu i FY 2026/27.

- **Ministry/Agency:** Microfinance Support Center (MSC).
- **Miti/Yub:** Me miiyo teko bot lucat wil ki lucat wil ma nok ki cente, ma wel ne dano twero nongo ne mayot.
- **Mwaka me cako:** Dwe me acel mwaka 2026 (pilot).
- **Coverage (Kakare me tic):** Cuk 6 me Kampala Metropolitan Area; i wilobo weny cake i mwaka me mwaka 2026/27.
- **Dano ma ki bi nongo kony:** Lucat wil matino tino, lucat wil i nget gudu, ki dano ma cente gi nok calo mon ki lunyodo ma gi tye kengi,

ma gi tye i kin lucat wil abicel (age 18-75).

- **Cik me Lim:**
  - **Magoba:** 8% pi mwaka acel.
  - **Banya:** Pe ki jami ma ki keto me gwoko ne (collateral free), pe mito twero me ngom onyo jami ma calo gin ma ki gwoko.
  - **Wel cente ma dano acel acel twero deno:** Shs 50,000 nio wa i Shs 2 million (lubu kit ma en twero culo kwede).
- **Yo me Pokore ki Doniyo iye:**
  - Dony i dul pa dano apar ma gi miiyo gen bot ngat acel acel.
  - Cwal waraga bot MSC ki kopi pa ID me lobo ni, namba me lobo ni (NIN), cwak pa ngat ma nyutu lok kom cato wil onyo gurup pa SACCO.
  - Akaunt me cente ma ki keto i bank onyo cim cing me cako cente.
- **Adwogi ki Peko:**
  - *Gin ma kitimo:* Ki temo maber i cuk 6; yub me tic kwede tye me cako i lobo ducu FY 2026/27.
  - *Peko:* Pe ki doto lok mo keken.

4. Cene me timo Biacara ma we ne tye piny

Gin ma timme: Ki cako i dwe me apar wiye acel mwaka 2021 ki wel cente ma romo Shs 200 billion (Gamente ki PFIs gu miiyo 50:50). Lim ni opoko cente ma romo Shs 82.1 billion bot SMEs ma oo 4,031 ki magoba ma romo 10% i dwe me abicel mwaka 2026.

- **Ministry/Agency:** MoFPED, via Bank of Uganda-regulated Participating Financial Institutions (PFIs).
- **Gin ma Mite/Yub:** Me miiyo cente bot dano ma tiimo biacara ma gukato ki peko me cente pi two COVID-19 ki nyutu ni gitwero dwogo cen.
- **Mwaka me cako:** Dwe me apar wiye acel mwaka 2021.
- **Coverage:** Nationwide (lobo ducu) via PFIs.
- **Target Groups:** Businesses distressed two COVID-19, ma tiyo ki dano 2-49, ki wel cente ma ki nongo ki i cente ma romo Shs 10 million - 300 million.

Cik ki Kit me Twero Tic Kwede:

- **Magoba:** 10% pi mwaka acel acel; 0.5% wel cente ma ki culo pi banya.
- **Kare me culu cente:** Dwe 6 onyo mwaka 4 (nio wa i kare me kica me mwaka 1).
- **Wel cente ma ki banya:** Nio wa Shs 500 million.
- **Dano ma ginongo kony ki i yub me pur (ACF)** ki kwanyo gi woko.

- **Dul ma Kwako Lim (PFIs):** Opportunity Bank, Post Bank Uganda Ltd, Pride Microfinance, Finance Trust Bank, Housing Finance Bank, Diamond Trust Bank, Centenary Bank, ki DFCU Bank.
- **Adwogi ki Peko:**
  - *Adwogi:* Shs 82.1 billion ma ki poko bot 4,031+ SMEs.
  - *Peko:* PFIs gutimo gin manok me dongo RF pien tye ma yot loyo bank gi banya, ki bank adek keken aye gu miiyo banya ma oo 30 pi mwaka aryo. Pol gi mito ngom onyo odi me gwoko, ma pe kwako biacara ma tiino mapol. Cokcok 70% pa jo ma pe ki nongo kony gi pe gi ngeyo ni cente ni tye. Lim ni bene miiyo cente bot kampuni ma ki ngeyo, ki lok mapol tye ni ngat moni twero penyo ki nongo cente maber.

Adwogi / Tic ma kimiyo

Gin ma ki cobo: Shs 82.1 billion ma ki poko bot 4,031+ SMEs

Peko: PFIs gu timo gin manok me kelo SBRF, pien ni wel ne yot loyo cente ma gi miyo ki bank, ki bank adek keken aye gu miyo cente ma kato 30 pi mwaka aryo. Pol gi mito ngom onyo odi ma calo gin ma ki keto me gwoko, ma pe kwako biacara ma tiino mapol, kun cokcok 70% pa jo ma pe ki nongo kony gi pe gi ngeyo ni cente ni tye. lim ni bene miiyo cente bot kampuni ma ki ngeyo, ki lok mapol tye ni ngat moni twero penyo ki nongo cente maber.

5. Lim ma ki miiyo bot dano ma gi tiyo i poto (ACF)

Ki cako i mwaka 2009, ACF ocwalo cente Shs 1.35 trillion bot lupur ki biacara ma romo 14,000, ki magoba ma romo 12% pi mwaka acel acel.

- Dul ma tye ka keto i tic: Bank me Uganda, ki dul ma kwako lim ki Bank me dongo lobo me

Uganda
- Gin ma omyera ki tim: Me kelo cato wil i kom pur kun ki miiyo cente pi kare manok, i kin piny ki pi kare malac bot yub ma kwako pur, cato wil, yubu jami me poto, yubu jami manyen ki tic ki cuma
- Mwaka me acaki: 2009

Coc: i wilobo weny ki PFIs
Dul ma ki mito
- Dano ma ki bi nongo kony: Lupur ki dano ma gi cato wil ma gi tiyo i poto, yubu jami ma ki pito, cato wil, ki jami mukene ma mako pur.
- Kit me rwate: Yabo bot dano acel acel, gurup, dul ma gi ribe, kampuni, ki SACCOs ma dit mo keken ma tye ka tic i Uganda, ma tye ka yenyo cente pi jami tic me pur ki jami ma ki tiyo kwede me pur, yub me pur, ka gwoko jami inge kac, tic ki jami me pur, jami ma mite i poto, jami makwo, jami ma kwo, ki dwoko rwom me poto piny jami ma miite.

Miiyo cente
- Wel cente ma ki tiyo kwede / miiyo cente: Shs 371.7 billion ma gamente omiyo; Shs 1.35 trillion ma ki poko kacel. Shs 47.68 billion mukene ki keto me medo cente i yub man i mwaka me lim 2026/27
- Cik: Ki keto i wel magoba ma romo 12% pi mwaka acel acel (ma romo 15% pi cato wil); 0.5% wel cente me tic kwede; kare me den: dwe 6-mwaka 8, kare me miiyo cente nio wa i mwaka 3. 50% pa lim pa GoU ki miyo bot PFIs labongo magoba mo kiken. wel cente ma ki twero miiyo: 2.1 billion ento ki twero medo nio wa i 5 billion pi yub acel acel pi yub ma kelo adwogi maber. Mito jami ma ki gwoko ki bot PFIs.

Yoo me poko cente: Dul ma kwako lim (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, Opport Bank, Postal Bank of Africa, Bank me ABC Bank ma ki Iwongo ni 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, Uganda ki Finance Uganda ki Finance Limited.
- Kit me nongo ne: Cwal waraga ni ki i PFI ma iyero; PFIs tye ki tic me neno dano ma twero deno cente ma lubu cik pa Fund ki cik me cente gi ki dong gi miyo cente ni; Lok ma ki coyo ma mako yub me tic/ripot ma twero time twero bedo gin ma PFI mito.

Adwogi / Tic ma kimiyo
- Gin ma ki cobo: Shs 1.35 trillion ma ki poko bot dano 14,000+ ma gunongo kony; Tic ma romo 89,548 ki yubu; Wel cente ma ki culo: 68% i dwe me abicel mwaka 2024.
- Peko: I mwaka 2025 National Planning Authority (NPA) otimo kwedo ni ACF tye ka kelo adwogi maber pi dongo pa PFIs, ma keto cwinye i kom miyo cente bot kampuni madongo ki dul ma tye i kin piny kun gi keto i nget dul ma kelo peko ento ma kelo peko calo agro-processing ki post-harvest management, ki jenge i kom PFIs pi luwil, ma miiyo kony bot luwil rwom me dongo lobo ki kwanyo lupur matino mapol, bwulu, ki gurup ma pe ki miiyo kony bot gii. lim tye ka mede i kom jami ma ki yubu ki cato wil. Kit ma en miiyo kwede cente bene tye ka rweny pien wel cente ma ki keto i cato wil tye ka poto piny.

6. Yub me miiyo cente bot lupur ma gi cato wil madongo

Ki cako i dwe me apar wiye aryo mwaka 2024, yub man miyo twero bot lupur ma tye i poto ma romo 50+ me nongo banya ki magoba ma romo 0% - Gamente oculo Shs 41 billion me magoba nio wa kombedi, ma miyo twero bot lupur me nongo banya ma wel ne romo Shs 169.1 billion.
- Implementing ministry/agency: MoFPED, ki MAAIF, Uganda Farmers Federation, Grain Council of Uganda
- Gin ma omyera ki tim: Me konyo lupur ma pe jenge ikom gamente ma gi tiyo tic me cato wil me pito 132,600 metric tons (MT) me anyogi, muranga, soya beans, sorghum ki cam pa ler i kom ngom ma ki yubu me bedo 114,661 acres

- Mwaka me acaki: Dwe me apar wiye aryo mwaka 2024

Kit ma ki keto kwede: i wilobo weny, ma tye ki ~114,661 acres

Dul ma ki mito
- Dano ma ki bi nongo kony: Lupur madongo ma gi pur ma romo eka 50 me nyig cam onyo cam pa lee
- Kit ma opore / moko: Yabo bot kampuni, dul ma gi ribe ki dano mukene ma opore ma tye ki ngom ma tye onyo ma tye ka pur madit ki ngom ma romo eka 50.

Miiyo cente
- Wel cente ma ki tiyo kwede / cente ma ki miiyo: Shs 41 billion ma ki culo (FY2025/26); Ki medo cente Shs 41 billion pi mwaka me lim 2026/27. Gangmente ma loyo lim pa gamente obi miiyo wel cente ma romo Shs 176 billion.
- Cik: Gamente culu 100% me magoba; lupur gi culo wel cente ma ki culo keken. wel cente ma ki twero miiyo: romo Shs 5 billion pi dul acel acel. Kare me culu: nio wa i mwaka 6; kare me miiyo kony: nio wa i mwaka acel
- Yo me poko cente: PostBank Uganda, Housing Finance Bank, ki Pride Microfinance
- Kit me nongo ne: Cwal waraga bot Post Bank Uganda, Housing Finance Bank, onyo Pride Microfinance ki waraga ma nyutu ni in itye ki ngom ki coyo nying i cik. Bank ni dong otiimo gin ma ki penyo ni ki miyo banya ni kit ma miite.

Adwogi / Tic ma kimiyo
- Gin ma ki cobo: Lupur 186 gunongo cente ma romo Shs 169.1 billion me banya ki bot gamente.
- Peko: ngom ma mite ma romo 50-acre pe kwako dul madit pa lupur ma tiino ma onongo romo nongo kony ki i yub man.

7. Uganda Development Bank (UDB)

Ki cako i mwaka 1972, UDB omedo cente ma oo Shs 2.45 trillion bot dano ma oo 600, ki buk me banya ma oo Shs 1.77 trillion i dwe me apar wiye aryo mwaka 2025.

- Dul ma tye ka keto i tic: Uganda Development Bank Limited
- Miti/yub: Me tic calo dul ma miyo lim me dongo lobo i Uganda ki twero me kelo dongo lobo i Uganda kun kitiyo ki lim ma twero bedo pi kare malac
- Mwaka me acaki: 1972
- Kit ma ki keto kwede: i wilobo weny

Dul ma ki mito
- Dano ma ki bi nongo kony gi: biacara ma i lok kom pur (yubu jami ma i poto ki yubu jami), tic (yubu jami, tic ma jenge i kom ngec ki jami ma ki kwanyo ki i ngom), tic (limo piny, yot kom ki kwan), ki gedo.
- Kit ma opore / moko: Yabo bot dano ma ki coyo nying gi, dano ma tye ki twero, dano ma gi ribe, dul ma gi tiyo kacel, ki dano ma gi miiyo tic kacel, dano ma mito tic omyera gu co waraga me penyo tic ki ripot me tic onyo yub me biacara, akaunt ma ki kwano onyo ma ki coyo (pi biacara ma dong tye), wel cente ma ki bi nongo, ki dwe 12 me bank, cente me cim, onyo lok me SACCO. Gin omyera bene gu mi caden me coyo nying biacara, ngec pa won biacara, ripot pa Credit Reference Bureau, twero me culo mucoro, lubu cik pa NSSF (ka ma mite), ki cul ma oromo me gwoko lim, kacel ki cul me wel ma ki culo (0.5%–0.75% me wel ma ki penyo pire).

Miiyo cente (Funding)
- Wel cente ma ki tiyo kwede / lim ma kimiyo: Gamente: Shs 1.6 trillion ki lim ma aa ki woko (ma calo African Development Bank, International Development Association, European Investment Bank, European Economic Community, Kuwait Fund, Organisation of Petroleum Exporting Countries (OPEC Fund) ki Arab Bank of Development Economic in Africa (Adepan SAD). 442.2 billion ki keto i FY 2026/27 me medo lim pa UDB
- Cik: wel magoba pe ki rwate ki wel cente ma ki culo pi cente ma ki culo, ma ki keto i 12% pi mwaka acel acel
- Kit me nongo ne: UDB kare ki kare miyo lwongo pi yub me lim ma pat pat, acel acel ki jami ma mite ki cik ma ki lubo. Pi ngec mukene, nen pot karatac gi me miiyo cente: https://www.udbl.co.ug/calls-for-

application/

Adwogi / Tic ma kimiyo

- Gin ma ki cobo: ma oo Shs 2.45 trillion ma ki miyo i banya bot dano ma oo 600; tic ma ki yubu: 55,553; cul mucoro: Shs 318 billion.

8. Kelo kare me dongo pa mon ma gi tye ka cato wil (GROW) yub

GROW (cake i dwe me acel mwaka 2023) opoko cente ma romo Shs 133.14 billion me soft loan bot mon 6,584 ma tye ki biacara me konyo gi ki i tic ma pe ki ngeyo.

- Implementing ministry/agency: Ministry of Gender, Labor and Social Development (MGLSD) ki Private Sector Foundation Uganda (PSFU)
- Yub/yub: Me medo rwom me nongo kony me cato wil ma miyo twero bot mon me dongo biacara gi ki i kom matidi nio wa i tidi ki matidi nio wa i kin piny i kabedo ma ki yubu, medo ki dictrik ma gi gamo luring ayella.
- Mwaka me cako: Jan 2023 - Dec 2027
- Kit me tic: i wilobo weny, medo ki dictrik ma gamo luring ayella.

Dul ma ki mito

- Dano ma ki miiyo kony bot gii: kampuni ma mon aye tye kwede (60,000), medo ki ma tye i kin gangi ma gi gamo luring ayella (3,000), i rwom me dongo adek: rwom me acel (biacara matino tino ma dong odongo ma okato yub me lim ma nok ki yub me kwo), rwom me 2 (biacara matino tino ma tye ki kero me loko rwom me cato wil ma nok (3,000) dyere).
- Kit me rwate / moko: Yabo bot mon ma gi tye ka cato wil, onyo biacara ma ki poko ma dako ni tye ki 51% me dul cente. Biacara omyera ki coye (onyo onong kony me moko), onyut ni ki twero lubo kor gii, ki omii jami ma miite me gwoko gii. Dano mukene ma twero nongo kony ni tye iye lutic ma tiyo pi kare malac i biacara ma mon aye tye kwede, mon ma gitye ka pwonyo tic ma gitye ka tic i kampuni ma mon aye loyo, lumemba me dul nyo cooperatives ma pol pa lumemba gi tye mon, lutic ma co ma gitiyo pi lacat wil ma dako, mon ma gitye ka cato wil ma gitye luring ayella, ki jo ma gitye ka nywako i yub pa gamente mukene calo yub me dongo lobo me Parish ki Parish Development Model cake i kom jami ma tiino onyo cato will irwom mapiny nio wa i kin dano.

Miiyo cente (Funding)

- Wel cente ma ki tiyo kwede / miiyo cente: Shs 820 billion ma ki miiyo ki bot Bank me wilobo
- Cik: 10% wel magoba pi mwaka acel acel; ma nok loyo ma romo 4 million nio wa i 200 million me Uganda Shillings. kare ma malo me bedo ki banya tye mwaka 2. Gin ma ki keto me gwoko cente ma ki culo pire tek pi jami mogo ma ki deno.
- Yo me poko cente: Centenary Bank, Pearl Bank Uganda (ma onongo ki lwongo ni PostBank), Finance Trust Bank, DFCU Bank, Equity Bank, Stanbic Bank, Pride Microfinance, ki Opportunity Bank kacel ki SACCOs mogo.
- Kit me nongo ne: Dako ma tye ka cato wil coyo waraga bot ngat acel i kin dul ma kwako lim (PFIs). PFI timo kwan i kom banya ki lacen miyo banya ni bot ngat ma openyo ka ki yee

Adwogi / Tic ma kimiyo

- Gin ma ki cobo: Shs 133.14 billion me banya ma ki miyo bot dano 6,584 ma mon aye tye kwede.
- Peko: Peko me nongo cente, poko cente ma pat pat, ki jami ma pe nen maber onyo ma pe rwate ma oweko mon mapol ma gu coyo nying gi pe ki twero me nongo cente. Medo i kom lok man, dul mogo ma kwako lim gunyutu lworo me poko lim pa GROW, kun gi keto cente gi me cato wil, kun jami ma mite me gwoko lim oweko mon ma i kabedo ma pe ki miiyo kony bot gi okati woko.
- Peko: UDB tye ka wok ki rwom me jami ma goro, ki wel banya ma malo ma obale ma lubu tic me miiyo banya bot dul ma tye ki peko ma malo calo pur ki SMEs ma bank me cato wil gi kwero. Kit ma bank ni pe gamo cente ma ki keto i bank, en jenge i kom cente ma gamente omoko, ma weko en bedo i peko me nongo cente ka cente ma ki keto i bangi tye ka mede. Pol pa biacara ma nok ma i kabedo moni bene gi pe ki yub me

loc ma opore, rekod me cente ma ki genne, onyo jami ma ki gwoko ma oromo, ma miyo gi bedo ki peko me cente. Medo i kom lok man, nongo cente ma wel ne lapiny, ma diyo cwiny, ki ma rii pi kare malac pud tye matek i kin lok ma mako cente i wilobo.

9. Uganda Creatives Revolving Fund

Ki cako kacel ki 2025 Copyright Act reforms, Gamente opoko Shs 18.99 billion bot 50 SACCOs, ma konyo ludiro 3,047.

- Dul ma tye ka keto i tic: Dul ma neno lok kom mon ki coo, tic ki dongo lobo (MGLSD), kacel ki Uganda Registration Services Bureau (URSB)
- Yub/yub: Me medo rwom me nongo cente bot ludiro ki dano ma gi yubu jami, kelo dongo pa biacara ki yubu tic i kin dul ni.
- Mwaka me cako: 2025

Kit ma ki keto kwede: i wilobo weny

- Dano ma ki bi nongo kony gi: Luwer, luyub jami, lutuku ki ludiro mukene ma ki yubu gi i SACCOs
- Kit me rwate / moko: Luwer ki ludiro mukene gi twero, ento gamente mito ni gu yubbe i SACCOs ma ka keto nying gi macalo ngat acel acel

Miiyo cente (Funding)

- Wel cente ma ki tiyo kwede / miiyo cente: Shs 33 billion ma gamente omiyo; Shs 18.99 billion ma ki poko i dwe me apar wiye aryo mwaka 2025• Cik: Wel magoba: 5% pi mwaka acel acel. wel cente ma ki twero deno: Shs 500,000 onyo Shs 50 million pi ngat acel acel onyo kampuni acel acel. Gin ma ki keto me gwoko: Lok ma ki coyo i kom cente ma ki nongo, ripot me cente ma ki nongo ki i intanet, ki twero me coc ma ki yer ki bot Uganda Registration Services Bureau (URSB)
- Yo me poko cente: Ki poko cente ki bot SACCOs ma ki coyo nying gi ma ka poko cente.
- Kit me nongo ne: Dony onyo yub SACCO pa luwer onyo ludiro mukene ma gi yubu jami. Lumemba omyera dong gu yub rekod me gwoko ki culo cente i SACCO meno, ma calo yub man ma ki ngeyo ni en aye ma miyo gurup ni twero nongo cente, ma peya gu nongo cente ki bot SACCO, ma medo cente bot lumemba acel acel pi jami ma calo tic i studio, jami tic, yub, yubu vidio, cato wil, tero dano, ruk, onyo biacara ma tiino.

Adwogi / Tic ma kimiyo

- Gin ma ki cobo: Shs 18.99 billion ma ki poko bot 50 SACCOs pa luwer, ma okonyo dano 3,047 (62% bwulu, 43% mon).
- Peko: Lok me loko cik me twero me coc otero mwaka acel me kato i kin lok pa jo ma tye i yub man.

10. Kony bot Lupwonye (Walimu Cooperative Union)

Cake i mwaka 2014, gamente kene cente ma romo Shs 25 billion i Walimu Cooperative Union me konyo yabo ki dongo SACCO pa

- Jang gang kal ma tye ka keto i tic: Ministry me cato wil, tic ki jami ma ki yubu ki dano, ki i Walimu Cooperative Union Ltd
- Yub/yub: Me jingo ber bedo pa kun ki medo rwom me nongo cente ma wel ne dano
- Mwaka me dongo: 2014
- Lok ma ki coyo: i wilobo weny ki i SACCO pa loko me dictrik/kabedo

Dul ma ki mito

- Dano ma ki bi nongo kony: Luplope ma gu coyo nying gi ma kelo lumemba me SACCO ma gi ribe ki Walimu Cooperative Union
- Kit me yub / moko: Gin ma ki keto ki SACCOs acel acel ki loko ki jami ma ki deno.

Miiyo cente

- Wel cente ma ki tiyo kwede / lim ma: Cente ma ki medo: Shs 25 billion, ki medo Shs 20 billion ma ki keto i FY2025/26
- Cik: Miiyo cente ki bot dul ma ki yubu ni cooperative union bot lumemba me SACCOs; wel ma pe ki nyutu i kin jami ma ki neno
- Yo me poko cente: Walimu Cooperative Union Ltd, bot SACCOs me dictrik/kabedo
- Kit me donyo iye: Dony/coyo nying i SACCO pa yub ma gikubbe ki Walimu Cooperative Union

Adwogi / Tic ma kimiyo

- Gin ma ki cobo: Shs 25 billion ma ki keto kacel ki Shs 20 billion mukene; ma oo 380 SACCOs i wilobo ni
- Peko: Peko me culo banya matek, ki Shs 11 billion ma ki keto i banya ma lupwonye pe gu culo, ma ki medo ki gamente ki tic marac i SACCO miyo cente. Ma pire tek loyo, 39 keken i kin 385 pa lupwonye ma ki coyo nying gi i lobo ducu aye gitye ka tic i kare ni, ma nyutu ni rwom me tela ki neno tye ka rweny i kin dul pa lupwonye.

Kit me donyo i yub me dongo lonyo pa gamente i lobo Uganda?

1. Nyut yub ma opore
   Nen yub me kelo lonyo ma tye ka time (PDM, Emyooga, Agricultural Credit Facility, Uganda Development Bank, GROW, Small Business Fund, Teachers' SACCOs, ki mukene) ki iyeng acel ma rwate ki yub me cato wil, gang, onyo dul ki rwom me tic ni.
2. Kwan jami ma miite me bedo ma opore
   Kwan jami ma mite pi yub ni - kit me coyo nying i gurup, yub me dul, rwom me biacara, lok ma mako cente ma ki gwoko, ki wel cente ma ki gwoko - wek inge gin ma imito ma pwod pi ipenyo.
3. Nwong kabedo ma ki poko iye cente
   Nyut bank, SACCO, onyo dul ma cwalo lim pa yub meno (e.g. PFIs, Uganda Development Bank) ki i lim gi onyo opici gi ma i gang gi pi nongo kony.
4. Yub waraga ni
   Cok waraga ma mite - cik me gurup onyo coyo nying me biacara, ID me lobo, yub me biacara ma yot onyo yub, karatac me bank, ki waraga mo keken ma ki keto me gwoko jami - maber ki ma otum.
5. Cwal waraga ni
   Cwal waraga ni bot dano ma miiyo cente, gwok kopi pa jami weng ma ki cwalo, ki nong waraga ma nyutu ni itye ka timo ne.
6. Lub kor ki timo gin mo i kom adwogi ne
   Ka ki yer, nong ki ket cente ni i tic maber kit ma ki yubu kwede. Ka ki kwero, peny pingo, yubu peko ni - kadi bed ni tye waraga, twero, onyo bedo i gurup ki dok i peny ma ka weko.

Blueprint Consortium Africa tye kabedo ma ki ngeyo iye tic me kwedo ngec, neno ki nyamo lok, kwan ma mako ngec ki nyamo lok. Dul man tye i Kampala, Uganda. Wakelo kacel ludiro madongo ma aa ki i gamente, rwom me kwan, ki dul ma pe jenge ikom gamente me kelo caden ma twero tic ma konyo cik ki moko tam i lobo Uganda ki lobo mukene.

Blueprint Consortium Africa

Learn more about us at:

P.O Box 188120 Kampala (GPO)
Physical address: Kyambogo
Website: www.bcafrika.com
Tel.:+256 706768197
Email: bca@bcafrika.com

https://www.bcafrika.com/

Blueprint Consortium Africa