Blueprint Consortium Africa



FACT SHEET

October, 2026

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Oku Orikubaasa Kutunga Esente Za Gavumenti Z'okutunguura Eby'entaasya Omu Uganda



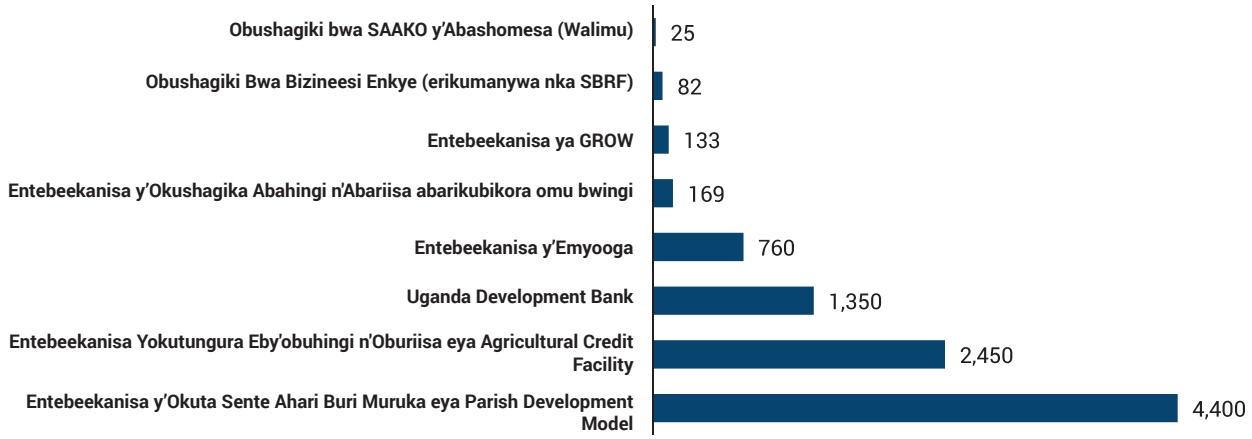




Enyajuriro

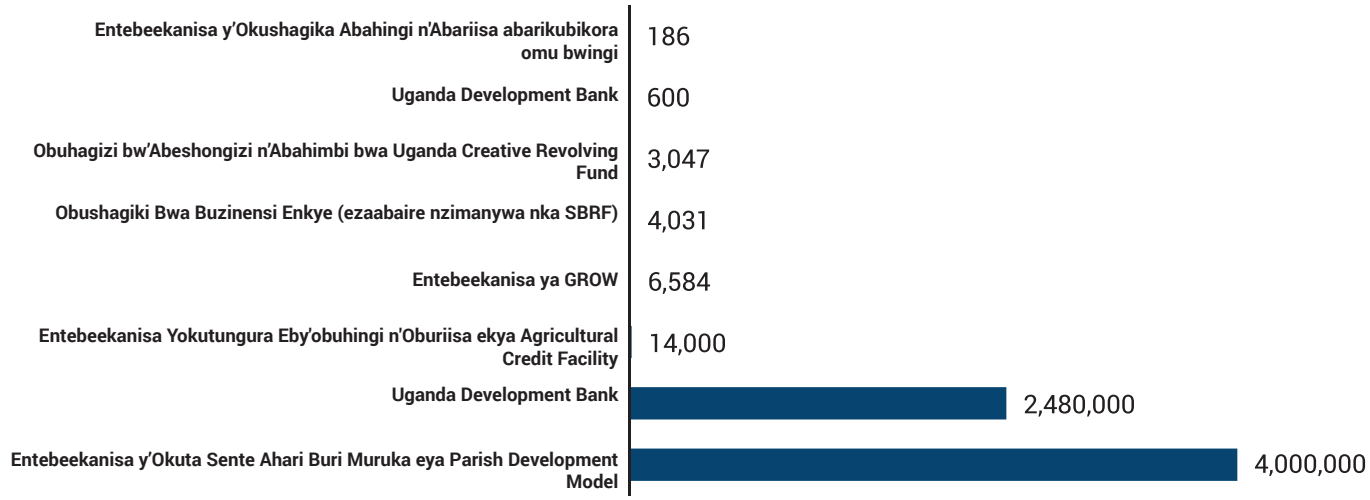
Omu myaka ikumi ehwaireho, Gavumenti etaire sente zirikuhingura **tuririyooni 11** omu nteekateeka z'okutunguura eby'entaasya, otwariiremu ey'okuta sente ahri buri muruka eya PDM, eyabaire yaateirwemu **tuririyooni 4.4**, omu kwezi kwa okwamukaaga 2026. Enteekateeka ezi nizigyenderera amaka agarikukora omu by'okugabaisaho, abahingi, eminyeeto, abakazi hamwe n'eby'obushuubuzi, barikugyenderera okwongyera aha kutunga esente z'entandikwa ezirikubaasa, okwongyera amaani omu by'obushuubuzi hamwe n'okwongyera entaasya y'amaka gaabo. **Tuririyooni 2.49** zikateebwa omu mbaririra y'omwaka gw'eby'esente ogwa 2026/27 okwongyera amaani omu by'entaasya n'okubitunguura.

Ekishushani 1: Omuhendo gw'esente ezikozesiibwe / ezitiirwe omu ntebeekanisa (biriyooni ezesente za Uganda)



Oburugo bw'ekishushani: Kikateerwa omuhandiiki arikwegamira eby'omu rubazo rw'eby'embaririra y'omwaka gwe by'esente ogwa 2026/27 n'a ripoota ezi ayekoreire aha ntebeekanisa.

Ekishushani 2 - Abaganyiirwemu / bizineesi ezahikirweho entebeekanisa (abantu buntu, amaka, ebibiina nainga bizineesi)



Oburugo bw'ekishushani: Kikateerwa omuhandiiki arikwegamira eby'omu rubazo rw'eby'embaririra y'omwaka gw'ebyesnet ogwa 2026/27 n'a ripoota ezi ayekoreire aha ntebeekanisa.

1. Entebeekanisa y'okuta sente ahari buri muruka (PDM)

Ekatongozibwa ebiro **26 Okwakabiri 2022,** Gavumenti etiiremu **obutabarwa buna n'obucweka buna (4.4)** with **tuririyooni 4.4** nk'esente z'okugaruka omuri za SAAKO z'Emiruka **10,589** , ezirikuhika aha abantu abarikurenga **miriyooni 4** aha **magoba g'obucweka mukaaga ahari kikumi (6%)** buri mwaka.

- **Minisiture/ekitongore ekirikukiteeka omu nkora**: PDM Secretariat, ahansi ya Minisiture y'ebyanga erikumanywa nka Ministry of Local Government (MoLG).
- **Ekigyendererwa**: Okwongyera aha ntaasya y'amaka n'okutunguura omutindo gw'amagara g'Abanyayuganda barikutuuramu, n'ekigyendererwa kikuru ky'okuta etsira aha kureeta empinduka omu by'entaasya y'amaka g'abahingi n'abarisa barikbikorera okubaho kwonka okuza omu by'entaasya y'ebyesente.
- **Omwaka gw'okutandika**: Okwakabiri 2022.
- **Ensharo z'enteekateeka**: Okwetoroora eihanga ryona emiruka/waadi 10,589.

Abantu abagyendereire kuhikwaho enteekateeka egi

Amaka obukaikuru 3.5 (obukaikuru bw'abantu ikumi na mushanju n'obucweka butaano (17.5), nk'obucweka 39 ahari igana bw'abantu) abakiri omu by'entaasya y'okwebaisaho.

Okuhikiiriza ebirikwetengwa kutunga sente ezi

Eka eshemreire kuba eri omu by'entaasya y'okwebaisaho, neetaaha omu kibiina kya PDM eky'abantu 10 kuza ahari 30 kyehandiikisiize aha gomborora, kihamiibwe aha rurengo rw'ekyaro kurabira omuri mukuru w'omuruka nari mukuru w'entebe yokubanza (LC1) n'akakiiko k'aha kyaro k'okuhamya ebikwasire aha bantu aka *Parish Development Management Information System.*

Esente

- **Omuhendo gw'esente ezikozesiibwe / ezirikuheebwa**: **tuririyooni 4.4** omu sente za Uganda.
- **Ebirikukuratirwa: Miriyooni 100** buri muruka buri mwaka; **Miriyooni emwe** buri muntu; **6%** amagoba buri mwaka; **emyezi 24** otakatandikire kushashura.
- **Omuringo gw'okuzisyamu abantu**: Kurabira aha simu.

Oku orikubaasa kutunga sente za PDM

Yegaite aha kibiina kya PDM (amaka 10–30) ekyehandiikiise aha gomborora, ohamibwe nk'orikuruga omu y'okukorera okwebaisaho aha kyanga kyawe (LC1), reero oheyo kushaba kwawe omu SAAKO ya PDM orikurabira omu

kibiina kyawe. Waaheza kwikirizibwa, nootunga rooni (kuhika aha bukaikuru 1 k'esente za Uganda) kurabira aha simu yaawe.

Ebirugiremu / Embaririra

- **Ebikozirwe**: Abantu abarikuhingura obukaikuru 4 baganyiirwemu; Tuririyooni 4.4 ze'sente za Uganda ziteirwe omu miruka 10,589 okwetoroora eihanga ryona.
- **Oburemeezi:** Okukyererererwa omu kushohoza esente, okukoresa sente ebintu ebindi ezaakubaire niziza omu ntebeekanisa egi, Okukoresa kubi sente, oburemeezi bw'okutunga akatare, hamwe n'okugarura esente kukye munonga omu disiturikiti ezimwe.

2. Emyooga (Entebeekanisa Etandikirweho Puresidenti Kwenda Kutunguura Entaasya n'Okuhangaho Emirimo Eya *Presidential Initiative on Wealth and Job Creation)*

Kuruga **Okwamunaana 2019**, Gavumenti etairemu sente zirikwingana **biriyooni 760** omuri SAAKO zirikwingana **7,148** zirikuhika aha ba memba **obukaikuru 2.48** omu bika by'eby'obushubuzi18.

Minisiture/ekitongore ekirikugiteeka omu nkora: Ekitongore ky'okuhwera eby'obushuubuzi omu Uganda ekya Microfinance Support Centre (MSC).

- **Ekigyendererwa:** Okwongyera emirimo, Okwongyera aha obuheereza bw'omutaano bw'eby'sente (kukira munonga omu bakazi, eminyeeto, n'abantu abaine oburema (PWDs), okwongyera entaasya y'amaka, n'okwongyera abarikugasirwa nari kuganyirwaa omu by'obushuubuzi kurabira omu kumanyisa abantu n'okubateerera omuranga, okubaheereza obukugu, n'okubaha ebikoreso.
- **Omwaka gw'okutandika:** Okwamunaana 2019.
- **Ensharo z'enteekateeka:** Omu ihanga ryona - disiturikiti 149, kwonka n'okukorera aha rurengo rw'omuruka.

Abantu abarikuganyirwa omu ntebeekanisa egi

Abanya Uganda abaine emyaka 18 n'okweyongyerayo abarikukora gumwe aha mirimo 18 (Abavugi ba Piki, Abarikwokyereza Ebyoma, Abavugi ba Takisi, Abatembeya, Abarikukora aha by'amashokye ebeebembezi b'Eminyeeto, Abarikuguza Ebyomire omu masitooha, Abajubi, Abazirwanireho (Abafaakazi n'abaana b'abazirwanireho), Bakama ba zaresitoranti, Ababiizi, Abantu abaine oburema, Bamakanika, Abahangahangi b'ebihimbo by'okwemurika, hamwe n'Abeebembezi abaronzirwe); eminyeeto erikukoma aha myaka 35.

Okuhikiiriza Ebirikwetengwa Kutunga Sente Ezi

Abantu buntu bashemereire kuba nibakora aha mirimo y'emikono 18 eby'omutaano, kandi beehandiikise n'ekibiina ky'aha rurengo rw'omuruka ekirikujwana n'omushuuburo nari omurimo gw'omukono; ekibiina kishemereire kuba kirumu abantu barikuhika 7-30 (ebibiina bihango nibyongyera kucwibwamu) kandi kihandiikisiibwe omukozi wa Disiturikiti orikujunaanizibwa emituurire y'abantu orikumanywa nka *District Community Development Officer*. Bamemba nibashashura ebishare oby'okwehandiikisa, ebirikwingana 20,000 omu za Uganda, ezikirizinweho kandi nizishashurwa omu SAAKO y'eishaza.

Esente

- **Omuhendo gw'esente ezikozesiibwe nari ezirikuheebwa: Biriyooni 760**; **obukaikuru 620 z'esente za Uganda** buri ishaza; **biriyooni 100** ezindi zihairweyo omu mwaka gw'eby'esente ogwe 2026/27.
- **Ebirikukuratirwa:** Obuhwezi bw'esente zirikwingana obukaikuru **30-60 kuza omuri buri SAAKO Emyezi 24 ei rooni erikumara; Obucweka 8 ahari 100 bw'amagoba** buri mwaka; n'obwire **bw'emyezi 12** otakatandikire kushashura.
- **Omuringo gw'okuzisyamu abantu:** SAAKO y'Emyooga ezirikukirayo obukuru

omu ishaza, nizireebuuzibwa **Ekitongore ky'okuhwera eby'obushuubuzi omu Uganda ekya** Microfinance Support Centre (MSC).

Oku orikubaasa kutunga sente z'Emyooga

Kora ekibiina nari taaha omu kibiina ky'aha muruka ky'abarikukora emiringo y'emirimo 18, shashura ebishare by'abanyakibiina, kandi oyehandiikise na SAAKO enkuru omu ishaza ryawe. Bwanyima omareyo okwegyesibwa omu by'esente nari okutendekwa omu y'obushuubuzi kurabira omu bakuru b'ebibiina by'omu byaro nainga ekitongore kya Microfinance Support Centre, heerezeyo okushaba kwawe kwa rooni orikurabira omu beebembezi b'ekibiina kyawe, kandi otungye esente bwanyima y'okuhamibwa.

Ebirugiremu / embaririra

- **Ebikozirwe:** Omu SAAKO 7,148, Puroguraamu eteirwemu biriyooni 760, ba memba obukaikuru 2.48, biriyooni 95.3 omu sente ezitwire nizibiikwa.
- **Oburemeezi:** Obushuma, obunyagi**,** okwejumba omu bikorwa bibi, n'okukoresa kubi esente omu beebembezi ba SAAKO, abakozi baha disiturikiti, hamwe n'abakozi ba banka, okushohoza esente nyingi omu kukora emirimo ya SAAKO, obwebembezi bubi omu SAAKO abashuubuzi baingi kwerundaanira omu mwanya gumwe, enteekateeka mbi aha puroguraamu nk'omuringo gw'okutunga esente nyingi, hamwe n'emiteekateekyere mibi omu bantu abarikuganyirwa.

3. Rooni ey'ab'obutare eya Katale Loan

Ekabanza kugyezesibwa omu butare **mukaaga (6) omuri Kampala**, kuruga **Okwokubanza 2026**, **Ekitongore ky'okuhwera eby'obushuubuzi b'omu katare ekya** MSC Katale Loan nikiheereza abashuubuzi esente z'okwinegyeza emirimo aha magoba ga 8% buri mwaka, neija kutandika omu ihanga ryona omu omwaka gw'eby'esente 2026/27.

- **Minisiture nari ekitongore ekirikukiteeka omu nkora: Ekitongore ky'okuhwera eby'obushuubuzi ekirumanywa nka** Microfinance Support Centre.
- **Ekigyendererwa:** Kushagika abashuubuzi b'omu butare n'abashuubuzi ab'esente barikubaasa kuhikwa ahonaaho, abarikusaasa kuheebwa eibanja.
- **Omwaka gw'okutandika:** Okwokubanza 2026 (Omwaka gw'okugyezesa).
- **Ensharo: Obutare 6** omuri Kampala (Owino, Nakawa, Kalerwe, Busega, Nakasero, Ggaba); omu ihanga ryona kuruga omu omwaka gw'eby'esente 2026/27.

Abantu abarikuganyirwa omu ntebeekanisa egi

Abashuubuzi b'omu butare hamwe n'abashuubuzi b'esnte nkye b'omu ndembo nari abarikukora emirimo etari mu mateeka.

Okuhikiiriza Ebirikwetengwa Kutunga Sente Ezi

N'ey'abantu boona abaine emyaka 18–75, okukira munonga abaine bizinensi nkye, abatembeya abarikuguza ebintu aha rubaju rw'enguuto, abarikukorera aha emidaara, hamwe n'abaine entaasya nkye nk'abakazi hamwe n'abakazi baine abaana bateine bureeberezi bwa baiba, abari omu butare mukaaga oburikugyezesibwa.

Esente

- **Omuhendo gw'esente ezikozesiibwe nari ezirikuheebwa:** Omuhendo tigukashohwire
- **Ebirikukuratirwa:** Amagoba ga **8%** buri mwaka, omu rooni. Rooni terimu kusimbayo eby'okukwemerera, terikwetengese ebyapa by'eitaka nainga ebintu ebindi nk'obwema. Buri muntu naabaasa kweguza kuruga ahari emitwaro etano **(50,000)** kuhika ahari obukaikuru **2** kurugiirira aha bushoboorozi bwabo bw'okushashura.
- **Omuringo gw'okuzigaba: Ekitongore ky'okuhwera eby'obushuubuzi ekirumanywa ekya MSC**

Oku orikubaasa kutunga sente

Kora nari taaha omu kibiina ky'abantu ikumi abarikwemererana, reero oheereze okushaba kwawe omu kitongore **ky'okuhwera eby'obushuubuzi ekirumanywa e**kya Microfinance Support Centre obwo oine kope y'endanga-muntu yaawe,hamwe n'obuhame kuruga omu mujwekyerwa w'akatare nainga kuruga omu SAAKO y'ekibiina, hamwe n'akawunti ya banka nari eya mobayiro mane ei esente ziraateebwe.

Ebirugiremu / embaririra

- **Ebikozirwe**: Egyezesiibwe kurungi omu butare 6; okutandika omu ihanga ryona kutebeekanisiibwa kutandika omu omwaka gw'eby'esente 2026/27.
- **Oburemeezi**: Puroguraamu n'ensya, tihaine buremeezi oburikugambwaho obwahati.

4. Entebeekanisa y'Okuha Sente Aba Bizineesi Enkye eya Small Business Fund *(Eyaabaire neemanywa nka Small Business Recovery Fund)*

Ekatongozibwa omu **Kwaikumi na kumwe 2021 n'obuhumbi 200** (Gavumenti hamwe n'ebitongore by'esente ebirikwejumbamu nibiha ebicweka 50:50), Kuza kuhika Okwamukaaga 2026 esente ezahirweyo n'obuhumbi 82.1 omu bizineesi ezirikuhingura 4,031 aha magoba ga 10%.

- **Minisiture nari ekitongore ekirikukiteeka omu nkora Minisiture y'eby'esente hamwe n'entunguuka kurabira omuri** Banka enkuru ya Uganda eri kurabira omu Banka erikushwijumwa ebitongore birikureebuuze eby'esente
- **Ekigyendererwa:** Okuheereza sente z'okuhwera bizineesi nkye ezirikubaasa kugaruka omu mbeera yaazo, okugarura busya emirimo yaazo n'okukura.
- **Omwaka gw'okutandika:** Okwaikumi na kumwe 2021

Ahu enteekateeka erikuhika: Omu ihanga ryona kurabira omu bitongore birikureebuuze eby'esente.

Abantu abarikugasirwa omu nteekateeka egi
Bizineesi enkye ez'abantu buntu, ebibiina, buzineesi z'amakwatane nainga kampuni.

Okuhikiiriza ebirikwetengwa kutunga sente ezi
Esente ezi zoona, bizineesi ezitari z'eby'obuhingi n'oburiisa, ezirikukoresa abantu 2–49 kandi ezirikutaasya obukaikuru bwa 10 omu za Uganda kuhika aha bukaikuru 300 omu za Uganda buri mwaka kandi zirikubaasa kworeka ngu nizibaasa kushashurwa. Abatungire rooni eya Agricultural Credit Facility (ACF) tibakutunga sente ezi.

Esente

- **Omuhendo gw'esente ezikozesiibwe / ezirikuheebwa:** **Obuhumbi 82.1** bwashohoziibwe kuruga aha **buhumbi 200.**
- **Ebirikukuratirwa:** Amagoba garikukomwa aha **10%** buri mwaka; esente esrikuza omu by'okutugunga rooni ni 0.5%; Obwire bw'okushashura- emyezi 6 kuhisya emyaka 4; kumara omwaka gumwe otakatandikire kushashura; omuhendo gwa rooni ogurikuheebwa niguhika obukaikuru 500.
- **Omuhanda gw'okuzigaba:** Sente nizirabira omu banka ezi: Opportunity Bank, Pearl Bank Uganda Ltd, Pride Microfinance, Finance Trust Bank, Housing Finance Bank, Diamond Trust Bank, Centenary Bank, and DFCU Bank.

Oku orikubaasa kutunga sente ezi
Abarikubaasa kweguza nibabaasa kutunga za rooni kurabira omu Banka ezagambwaho. Banka ezi nizijunaanizibwa aha kushwijuma abarikwenda kweguza kurugiirira aha biragiro bya rooni egi hamwe n'ebiragiro byazo by'okweguza kandi bwanyima bakabaha esente.

Ebirugiremu / embaririra

- **Ebikozirwe:** **Biriyooni 82.1** Zahairwe bizineesi enkye hamwe n'ezarwagati **4,031** n'okurengamu
- **Oburemeezi**: Banka zikozire kikye kutunguura entebeekanisa y'okubangira bizineesi enkye eya SBRF, nikisaasa kuba nikibaho ahabw'okugira ngu n'ey'esente nkye kukira za rooni za banka eza buriijo, kandi banka ishatu zonka nizo zirikugaba rooni ezirikuhingura 30 omu myaka ebiri. Bank nizenda eitaka nainga ebyombeko nk'omusimbo, bizinesi nyingi enkye, kandi haihi ebicweka 70% by'abo abatarikugasirwa omu sente ezi, tibarikumanya ngu esente ezi ziriho. Abantu abamwe bine okubanganisa kwingi ngu omuntu naabaasa kushaba kandi akatunga rooni egi.

5. Entebeekanisa Yokutungura Eby'obuhingi n'Oburiisa eya *Agricultural Credit Facility (ACF)*

Entebeekanisa ya ACF ekatandikwaho omu **2009,** eheeriize abahingi n'abariisa barikurenga **14,000** hamwe n'abaine bizineesi z'eby'obuhingi n'oburiisa **tuririyooni 1.35 z'esente za Uganda**, aha magoba agarikwingana **12%.**

- **Minisiture nari ekitongore ekirikukiteeka omu nkora:** Banka nkuru ya Uganda ekwataniise ebitongore ebirikuhora sente na Uganda Development Bank.
- **Ekigyendererwa:** Okutunguura eby'obushuubuzi omu by'obuhingi n'oburiisa kurabira omu kutaho entebeekanisa z'obwire bukye, obwa rwagati n'oburaingwa ezirikwejumba omu by'obuhingi n'oburiisa, eby'obushubuzi bw'emijuma, okuhindura eby'obuhingi n'oburiisa, okureetaho omurembe omusya hawe hamwe n'okukoresa ebyoma.
- **Omwaka gw'okutandika:** 2009
- **Okuhika aha bantu:** omu ihanga ryona kurabira omu ekwataniise ebirikuhora.

Abantu abarikugasirwa omu nteekateeka egi

Abahingi n'abariisa hamwe n'abarikushuubura eby'obuhingi n'oburiisa abarikwejumba omu kuhingi n'okuriisa, okukora abarikwongyera omutindo aha by'obuhingi omu makorero, abarikutunda emijuma, hamwe n'eb'emirimo endiijo erikukwata aha by'obuhingi n'oburiisa.

Okuhikiiriza ebirikwetengwa kutunga sente ezi

Rooni neeheebwa abantu buntu, ebibiina, amakwatane, kampuni, hamwe na SAAKO ez'emiringo yoona ezirikukorera omu Uganda, ezirikusherura esente z'okugura ebyoma n'ebikwato by'okukoresa omu kuta omutindo aha by'obuhingi n'oburiisa, enteekateeka z'okwitirira, kureeberera emishuuburo, n'ebitara, okuta omutindo aha by'obuhingi n'oburiisa, ebintu ebirikukoresibwa omu faamu, ebintu ebirikukoresibwa omu by'obuhingi n'oburiisa, okutandika kuhinga, n'okwombeka omu faamu.

Esente

- **Omuhendo gw'esente ezikozesiibwe / ezirikuheebwa:** Gavumenti eshohwize **biriyooni 371.7 omu za Uganda**; Esente ezishohozibwe zoona wazigaita hamwe ni **tuririyooni 1.35. Obuhumbi obundi 47.68** buhairweyo kweyongyera kutaho esente omu ntebeekanisa egi omu mwaka gw'eby'esente 2026/27.
- **Ebirikukuratirwa:** Amagoba aga **12%** buri mwaka (okuhika **15%** kuruga omu kushuubura emijuma); 0.5% z'okwehandiikisa; Obwire bw'okushashura rooni: emyezi 6 - emyaka 8, obwire bw'okutandika kushashura emyaka 3 (oihiremu okushuubura emijuma). Ebicweka 50% by'esente ezi gavumenti ya Uganda nibiteebwa omu bitonore birikuhora hatariho magoba goona. **Omuhendo gwa rooni oguri-kukirayo obwingi: Biriyooni 2.1** kwonka nigubaasa kwongyerwaho kuhika obuhumbi 5 kurugiirira aha buhango bwa enteekateeka. Ebitongore birikuheereza rooni nibyetenga omusimbo by'okwemera.
- **Omuringo gw'okuzigaba:** Sente nizirabira omu banka ezi: 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, and Finca Uganda Ltd).

Oku orikubaasa kutunga sente ezi

Hayo okushaba kurabira omu kitongore kyona ekiri kukuhora sente; Ebitongore nibijunaanizibwa aha kushwijuma abarikwenda kweguza kurugiirira aha biragiro bya rooni egi hamwe n'ebiragiro byazo by'okuguza kandi bwanyima zigabe rooni; Enteebeekanisa erikworeka gye eby'orikwenda kukora nari ripoota erikworeka ngu neebaasa kukorwa neebaasa kushabwa banka (nari bitongore byokuha rooni).

Ebirugiremu / embaririra

- **Ebikozirwe:** Tuririyooni **Shs 1.35** buhirwe abantu **14,000 n'okurengamu**; Emirimo erikwingana nka **89,548** etandikirweho; Okushashura rooni kuri aha bucweka: **68%** kuhika omu kwezi kwa mukaaga 2024.
- **Oburemeezi:** Okucondooza kwa 2025 okwa National Planning Authority (NPA) kukashanga ngu entunguuka entebeekanisa egi neetambwa-ikono ebigyendererwa bya banka eby'okukora amagoba, eziri kuguza sente za kampuni empango n'okukorera omu rwagati y'eihanga obwo zirikushoroora ezaine akabi ahango omu ntunguuka nk'abokwongyera aha mutindo ab'eby'obuhingi n'oburiisa hamwe n'okureeberera ebihingirwe bwanyima y'okusharuura, n'okuhamira munonga aha bitongore birikuhora rooni, ebirikufa aha memisingo kukira okuta-amaisho aha ntunguuka bakongyera bakaihamu abaine abantu bikye, eminyeeto, n'ebibiina ebitarikufiibwaho.Okutunguuraeby'entaasya nibiguma omu by'entaasya ebikuru hamwe n'okushuubura emijuma. Obunaku bwayo buriyo nibuhwaho nk'oku amagoba g'eby'obushuubuzi garikukyendeera.

6. Entebeekanisa y'Okushagika Ahahingi n'Abariisa abarikbikora omu bwingi erikumanywa nka *Large-Scale Commercial Farmers Financing Scheme*

Enteekateeka egi ekatongozibwa omu **Kwaikumi n'ebiri 2024**, neeheebwa abahingi abaine **hiika 50** n'okurengamu nibatunga za rooni aha amagoba ga **0% -** Gavumenti eshashwire **obuhumbi 41** omu magoba obwahati, ekirikubaasisa abahingi okutunga za rooni zirikwingana **obuhumbi 169.1.**

- **Minisiture/ekitongore ekirikukiteeka omu nkora:** Minisiture y'Eby'esente (MoFPED) hamwe na Minisiture y'Eby'Obuhingi n'Oburiisa (MAAIF), Ekibiina ky'Abahingi ekya Uganda Farmers Federation, ekibiina ekirikujunanizibwa okuguza emijuma ekya Grain Council of Uganda
- **Ekigyendererwa:** Okuhwera abahingi n'abariisa kukora taani 132,600 z'ebicoori, ebihimba, empokya, omugusha hamwe n'eby'okurya by'amatungo aha hiika zirikwingana 114,661.
- **Omwaka gw'okutandika:** Okwaikumi n'ebiri 2024
- **Ahu enteebeekanisa erikuhika:** omu ihanga ryona, eririkugyenderera hiika 114,661.

Abantu abarikuganyirwa omu nteekateeka egi

Abahingi abarikuhinga hiika ezirikuhingura 50 z'eby'enjuma nari ebyokurya by'amatungo.

Okuhikiiriza ebirikwetengwa kutunga sente ezi

Esente ezi niziheebwa ebitongore, ebibiina by'okweteerana hamwe n'ebindi ebirikumanywa nari ebyine itaka barikwejumbira okuhingira okutunga sente abaine itaka ritari hansi ya hiika 50.

Esente

- **Omuhendo gw'esente ezikozesiibwe nari ezirikuheebwa: Biriyooni ze'sente za Uganda** ez'okushashura amagoba zikashashurwa omu mwaka gw'eby'esente 2025/26; Esente ezindi **biriyooni 41 ziheirweyo** omu omu mwaka gw'eby'esente 2026/27. Ebitongore by'esente ebya Gavumenti nibiija kuheereza omuhendo gwa **biriyooni 176.**
- **Ebirikukuratirwa:** Gavumenti neeshashura amagoba 100%; abahingi nibashashura omuhendo gw'esente ezibayeguza zonka; Obuhango bwa rooni y'okubasa kweguza n'okuhika aha buhumbi 5 buri muntu nari ekibiina. **Obwire bw'okushashura:** kuhisya emyaka 6; obwire bw'okushashura: kumara omwaka 1 otakatandikire kushashura
- **Omuhanda gw'okuzigaba:** PostBank Uganda, Housing Finance Bank, and Pride Microfinance.

Oku orikubaasa kutunga sente ezi

Shaba rooni n'obuhamwe bw'obwanyina-itaa n'ekihandiiko ky'okwehandiikisa omu Post Bank Uganda, Housing Finance Bank, nainga Pride Microfinance Banka neija kushwijuma okushaba kwawe kandi ekuhe rooni nk'oku kirikwetengyesa.

- **Ebirugiremu / embaririra**
- **Ebikozirwe: Abahingi 186** babaasize kutunga **biriyooni 169.1** bwa rooni kuruga omu banka za Gavumenti ezirikwegamira kukora amagobai.
- **Oburemeezi:** Eitaka rya hiika 50 eririkwetengwa nikireetera abahingi baingi abakye abakubire nibabaasa kugasirwa omu nteekateeka egi.

7. Banka yokwinegyeza Entunguuka ya'ihanga eya *Uganda Development Bank (UDB)*

UDB ekatandikwaho omu mwaka 1972, egabire sente zirikuhika tuririyooni 2.45 omu za Uganda okushagika bizineesi ezirikuhingura 600, kandi ekaba eine ekitabo ky'eibbanja ry'obutabarwa 1.77 omu sente za Uganda Okwaikumi n'ebiri 2025.

- **Minisiture/ekitongore ekirikugiteeka omu nkora:** Uganda Development Bank Limited.
- **Ekigyendererwa:** Kukora nk'ekitongore kya Uganda ky'okwinegyeza entunguuka kandi kiine obujunaanizibwa bw'okwongyera aha ntunguuka y'abantu n'eby'entaasya omu Uganda kurabira omu kuhwera abantu omu by'esente.
- **Omwaka gw'okutandika:** 1972
- **Okuhika aha bantu:** omu ihanga ryona

Abantu abarikugasirwa omu nteekateeka egi

Bizineesi z'eby'obuhingi n'oburiisa (amakorero g'okwongyera omutindo aha by'obuhingi n'oburiisa), amakorero (okukora ebintu, amakorero agarikwegamira aha okwegyesa abantu & n'okutimba eby'omu itaka), obuheereza (eby'oburambuzi, eby'amagara n'eby'obwegyese), hamwe n'ebyombeko.

Okuhikiiriza ebirikwetengwa kutunga sente ezi

Enteebeekanisa egi n'eya bizineesi ezihandiikisiibwe, eby'obushuubuzi eby'omuntu omwe, eby'obushuubuzi eby'amateerane,, ebibiina, hamwe na koperative, abarikushaba bashemereire kuheerezayo okushaba kwabo ripoota y'okureeba ngu nikibaasika nainga enteekateeka ya bizineesi, embaririra ya bizineesi ebaire eziriho, enteekateeka y'okukoresa sente, na sitetimenti za banka, mobayiro mane, nainga SAAKO okumara emyezi 12. Bashemereire n'okuheereza obuhame oburikworeka ngu bizineesi ehandiikisiibwe, ebirikugamaba aha bizineesi, ripoota ya Credit Reference Bureau, ekirikworeka ngu oshaswire emishoro, okukuratira ebiragiro bya ky'okubiikira abakozi ekya NSSF (ahu kirikwetengwa), hamwe ebirikukuhamya kutunga rooni, hamwe n'okushashura ebishare by'okushwijuma (0.5%– 0.75% by'omuhendo ogu oshabirwe).

Esente

- **Omuhendo gw'esente ezikozesiibwe nari ezirikuheebwa:** Gavumenti okutamu sente: tuririyooni 1.6 hamwe n'okuguza sente kuruga aheeru (nka African Development Bank, International Development Association, European Investment Bank, European Economic Community, Kuwait Fund, Organisation of Petroleum Exporting Countries (OPEC Fund) hamwe na Arab Bank of Economic Development in Africa (BADEA). with biriyooni ezindi 442.2 bw'eza Uganda buhairweyo omu mwaka gw'eby'esente 2026/27 okwongyera kutamu sente omu UDB.
- **Ebirikukuratirwa:** Amagoba tigarikushushana kandi nigataana kurugirira aha kiika kya rooni, kwonka tigarikurenga ahari 12% buri mwaka.
- **Omuringo gw'okuzigaba: nizirabira omu banka ya** UDB

Oku orikubaasa kutunga sente ezi

UDB buriijo neeyeta okushaba kw'okutunga esente z'okukora ebintu bitari bimwe kandi burikweta nikuba kurimu ebirikwetengwa n'engyenderwaho. Okumanya ebirikukiraho, za aha mukura gwabo gw'okworeka obuyambi: https://www.udbl.co.ug/calls-for-application/

Ebirugiremu / embaririra

- **Ebikozirwe:** Tuririyooni ze'sente za Uganda ezirukirenga **2.45** zikateebwa omu rooni omuri **bizineesi ezirikuhingura 600**; emirimo etandikirweho**: 55,553**; omushoro ogushorozibwe **biriyooni 318.**
- **Oburemeezi:** Uganda Development Bank (UDB) eine ebizibu byingi, rooni nyingi ezi bataraikushashura ekirikureetwa

engyenderwaho yaabo y'okuhora abaine akabi kahango nk'ebyobuhingi, n'abashuubuzi baine bizineesi nkye ezi banka ezirikugyenderera kukora amagoba zirikwehara. Ahabw'okushanga banka etarikutwara sente ezi barikuzitamu, neehamira aha kuguza omu bwingi, okweguza okwemereirwe gavumenti, ekirikugirireetera kushagika abari omu kabi kahango nk'omuringo gw'okuatunguura. Bizineesi nyingi omu Uganda tiziine bwebembezi burungi, ebihandiiko by'esente ebirikwesigwa, nainga ebintu ebirikumara kusimba omu banka, ekirikubareetera kureebeka nk'abakabi munonga omu kubaha esente. Okwongyera ahari eki, okutunga esente z'okukoresa ez'omuhendo mukye, ezitarikwetenga kushashurwa aho naho, kandi ez'obwire buraingwa kikiri kigumire ahagati y'embeera y'esente omu nsi yoona erikuguma neehindahinduka.

8. Entebeekanisa y'Okutunguura Entaasya omu Bakazi eya *Generating Growth Opportunities for Women Enterprises (GROW) Project*

Kuruga Okwokubanza **2023**, entebekanisa ya GROW eteire obuhumbi **133.14** omu kuheereza rooni nkye omu buzineesi **6,584** z'abakazi kubashagika okuruga omu kukora emirimo etari mu mateeka.

- **Minisiture nari ekitongore ekirikukiteeka omu nkora:** Minisiture y'enkura y'abantu, abakozi hamwe n'entunguuka y'abantu (MGLSD) hamwe n'ekitongore ky'abantu buntu ekya Private Sector Foundation Uganda (PSFU).
- **Ekigyendererwa:** Okwongyera aha buheereza oburikubaasisa abakazi kutunguura bizineesi zaabo kuruga aha kuba nkye munonga kuhika aha kuba nkye n'okuruga aha kuba nkye kuhika aha kuringanira omu myanya ekyokirwe,, otwariiremu na disiturikiti ezirimu empungi.
- **Omwaka gw'okutandika:** Okwokubanza 2023.
- **Okuhika aha bantu:** omu ihanga ryona, otwariiremu n'omu disiturikiti ezirimu empungi.

Abantu abarikugasirwa omu nteekateeka egi

Bizineesi z'abakazi (60,000), otwariiremu n'ezo eziri omu disiturikiti ezirikwakiira empungi (3,000), aha ndengo ishatu z'entunguuka: Orurengo 1 (Bizineesi enkye munonga ensya kwonka ezirengire okweguza rooni enkye), Orurengo 2 (bizineesi enkye munonga ezirikubaasa kukura kweyongeraho), hamwe n'orurengo 3 (bizineesi enkye ezirikubaasa kukura munonga.).

Okuhikiiriza ebirikwetengwa kutunga sente ezi

Rooni egyo n'ey'abakazi abarikwetandikiraho eby'okukora, nari bizineesi ez'amakwatane ahu omukazi aine hakire ebicweka 51 by'emigabo. Bizineesi niziteekwa kuba zihandiikirwe (nainga zirikutunga obuhwezi bw'okuhandiikwa), zirikubaasa kushoboororwa, kandi zirikuhayo omusimbo. Abandi abarikwikirizibwa kutunga sente ezi harimu abakozi ab'abakazi abarikukora omu bizinesi z'abakazi obwire bwona, abanyakiibiina ahu abakazi barikukira obwingi, abashaija abarikukora omu bizineesi z'abakazi, abakazi empungi abarikukora bizineesi, hamwe n'abandi bantu abari omu puroguraamu za gavumenti ezindi nka Emyooga hamwe na Parish Development Model abarikuruga omu bizineesi enkye munonga kuza omu bizineesi enkye nainga enkye erikuza omu bizineesi eziringaniire.

Esente

- **Omuhendo gw'esente ezikozesiibwe / ezirikuheebwa: Biriyooni 820** z'obuhwezi kuruga omu banka y'ensi yoona.
- **Ebirikukuratirwa:** amagoba ga **10%** buri mwaka; rooni kutandikira aha bukaikuru **4** kuza aha bukaikuru **200.** Rooni n'eyemyaka ebiri . Omusingo nigwetengwa aha bika bya rooni bimwe.
- **Omuringo gw'okuzigaba:** Centenary Bank, Pearl Bank Uganda (eyabaire eri Post Bank), Finance Trust Bank, DFCU Bank, Equity Bank, Stanbic Bank, Pride Microfinance, and Opportunity Bank na za SAAKO zimwe ezitoorainwe.

Oku orikubaasa kutunga sente ezi
Omukazi omushuubuzi naashaba rooni kurabira omu banka emwe omu zayorekwa aharuguru. Banka nekora okushwijuma kw'okuguza esente reero bwanyima eheereza rooni owagishaba yaaba ahamiibwe.

Ebirugiremu nari embaririra
- **Ebikozirwe**: Biriyooni **133.14** ze'sente za Uganda zitairwe omu bizineesi z'abakazi **6,584, nka rooni z'amagoba makye**.
- **Oburemeezi:** Okuremwa kukoresa esente zoona, ebicweka bimwe bya ihanga okufuna sente nyingi ebindi nkye, n'ebirikwetengwa ebitarikwetegyerezibwa kurungi nari ebitarikubaasika ebireetsire abakazi baingi abehandiikiise batakatungire sente. Okwongyera ahari eki, banka ezimwe zorekire okutenda kugaba sente z'entebeekanisa ya GROW, zirikwebembeza rooni ezazo nkazo, kandi ebirikwetengwa nk'omusingo byongerire kimwe kwihamu abakazi omu byanga ebitarikuhikwaho kurungi abatarikukoresa sente nyingi nari ezitarikukoresibwa.

9. Entebeekanisa y'okutunguura Abeshongozi n'Abahimbi eya *Uganda Creatives Revolving Fund*

Gavumenti eshohwize **Biriyooni ze'sente za Uganda 18.99** omu **bibiina 50 ebya SAAKO**, ezirikugasira abeshongozi n'abahimbi **3,047.**
Minisiture nari ekitongore ekirikukiteeka omu nkora: Minisiture y'ekikura ky'abantu, abakozi hamwe n'entunguuka y'abantu (MGLSD), hamwe n'ekitongore ekirikuhandiika abashuubuzi, n'ebitongore ekya Uganda Registration Services Bureau (URSB).
- **Ekigyendererwa:** Okwongyera aha kuhikwaho kw'eby'esente aha beeshongozi hamwe n'abizineesi z'eby'ebihangahangirweho, okutunguura eby'obushuubuzi n'okuhangaho emirimo omu by'okweshongora n'eby'okuhangahangaho.
- **Omwaka gw'okutandika:** 2025
- **Ahu enteekateeka erikuhika:** omu ihanga ryona.

Abantu abarikugasirwa omu nteekateeka egi
Abeshongozi, abarikukora ebyeshongoro, abarikuzina n'abazaani b'ebihimbo hamwe n'abandi abarikuhangahangaho bari omu bibiina bya SAAKO.

Okuhikiiriza ebirikwetengwa kutunga sente ezi
Abeeshongozi hamwe n'abandi abarikukora eby'okuhangahangaho nibaikirizibwa, kwonka gavumenti neebashaba batebekanise omu za SAAKO omu mwanya gw'okushaba nk'abantu buntu**.**

Esente
- **Omuhendo gw'esente ezikozesiibwe / ezirikuheebwa: Obuhumbi 33 bw'esente za Uganda** obu Gavumenti yaataireho**; obuhumbi 18.99** obwahairweyo kuza kuhika Okwaikumi nebiri **2025.**
- **Ebirikukuratirwa:** Amagoba: 5% buri mwaka. Ekikomo ky'okuguza: 500,000 omu za Uganda kuhika obukaikuru 50 ahari buri muntu nari bizineesi;
- **Omusingo:** Endagaano y'okworeka eby'esente n'obwanyina-ebintu, ripoota y'entaasya erikuruga omu kureeba aha mikutu, hamwe n'obwanyina ebihangirweho ebirikwikirizibwa kurabira omu kuhamibwa ekitongore kya Uganda Registration Services Bureau (URSB).
- **Omuringo gw'okuzigaba:** Nizishohozibwa kurabira omu bibiina bya SAAKO ebihandiikisiibwe omu mwanya gw'okugaba esente omungaro.

Oku orikubaasa kutunga sente ezi
Yegaite ninga otandike SAAKO y'abeeshongozi nari abandi bahangihangi. Abanyakibiina bashemereire kwombeka ebyafaayo by'okubiika n'okushashura omuri SAAKO egyo, ahabw'okuba enkora egi ey'obutongore niyo erikwikiriza guruupu okutunga esente, batakazitungire kurabira omuri SAAKO, erikuhereza esente aha ba memba buntu buntu ahabw'ebintu nk'okukora omu situdiyo, ebyoma, emikoro, vidiyo, okuguza ebintu, eby'engyenda, ebijwaro, nainga bizinesi nkye ezirikukora aha by'obuhangwa.

Ebirugiremu / embaririra

- **Ebikozirwe: biriyooni 18.99** omu za Uganda zikateebwa omu **bibiina 50 ebya SACCO** z'abeeshongozi, zirikuhwera abantu **3,047** (ebicweka **62 ahari igana by;** eminyeeto, ebicweka **43** by'abakazi).
- **Oburemeezi:** Abeeshongozi abarikukira obwingi tibehandiikise ekirikubareetera kufeerwa omugisha ogu.

10. Obushagiki bwa SAAKO Z'ABASHOMESA OBURIKWETWA Burikurabira omu Walimu Cooperative Union

Kuruga omu mwaka 2014, Gavumenti etaire biriyooni 25 ze'sente za Uganda omu kibiina kya ky'abashomese ekya WAlimu
Coperative Union kubahwera omu kutandikaho n'okutunguura SAAKO z'abegyesa.

- **Minisiture nari ekitongore ekirikukiteeka omu nkora:** Minisiture y'ebyobushuubuzi, amakorero hamwe n'Ebibiina erimanywa nka Ministry of Trade, Industry and Cooperatives, kurabira omu kitongore ky'abashomes abeegitsire akya Walimu Cooperative Union Ltd.
- **Ekigyendererwa:** Okwongyera aha mbeera nungi y'abegyesa, barikwongyera aha ku barikubaasa kutunga rooni.
- **Omwaka gw'okutandika**: 2014.
- **Ahu erikuhika:** Okwetoroora eihanga ryona kurabira omu SAAKO z'abegyesa ba disiturikiti nari z'amashaja.

Abantu abarikugasirwa omu nteekateeka egi
Abegyesa abahandiikirwe, abari ba memba ba SAAKO abari omu kibiina kya Walimu Cooperative Union.

Okuhikiiriza ebirikwetengwa kutunga sente ezi
Engyenderwaho neeteebwaho SAAKO kandi tizirikushushana kurugirira aha muringo gwa rooni.

Esente

- **Omuhendo gw'esente ezikozesiibwe / ezirikuheebwa:** Esente zoona wazigita hamwe: n' obuhumbi 25
- **Ebirikukuratirwa:** Esente za rooni kurabira omu kibiina kya Walimu Cooperative Union kuza omuri za SAAKO; Omuhendo gw'amagoba tigukumanywa gye.
- **Omuringo gw'okuzigaba:** Kurabira omu kibiina kya Walimu Cooperative Union Ltd, kuza omu SACCO z'abegyesa omu disiturikiti nari omu ishaja.

Oku orikubaasa kutunga sente ezi
Yegaite aha SAAKO y'abegyesa erikukwatanisa na Walimu Cooperative Union.

Ebirugiremu nari embaririra

- **Ebikozirwe:** Biriyooni **25** ze'sente za Uganda omu bwijwire buhairwe SAAKO **380** omu ihanga ryona.
- **Oburemeezi:** Oburemeezi bw'amaani omu kuremwa kw'okushashura rooni, rooni biriyooni 11 tizikasashwirwe, ekirikwongyerwamu n'obwebembezi bubi omu SAAKO ezirikuguza sente. Ekirikukirayo okutinisa, SAAKO 39 ahari 385 z'abegyesa ezihandiikirwe omu ihanga ryona obwahati nizo zikukora, ekirikworeka okureemererwa omu bwebembezi hamwe n'okureeberera omu ntambura y'ebigombe.

11. Enteekateeka y'okutunguura eby'amakorero n'okuhangaho emirimo eya INVITE *(Investment for Industrial Transformation and Employment)*

Gavumenti etungire **biriyooni 800** omu za Uganda kuruga omu banka y'ensi yoona hamwe n'abandi abarikukwatanisa omu by'entunguuka Ahabw entebeekanisa ya INVITE, kandi **biriyooni 170** bukaba bwatungirwe omu kwezi kwa mushanju 2025. Ahansi y'ekitongore kya Export Firm Support, **endagaano 114** z'obuhwezi zimazire kuteibwaho omukono amakorero.

- **Minisiturenari ekitongore ekirikukiteeka omu nkora:** Minisiture y'eby'esente, okuteekateekyera hamwe n'entunguuka omu by'entaasya (MoFPED) hamwe na banka

ya Uganda (BoU) kurabira omu kitongore kya INVITE Trust hamwe n'ekitongore ekya Private Sector Foundation Uganda (PSFU).

- **Ekigyendererwa:** Okushagika eby'obushuubuzi hamwe n'emirimo omu by'amakorero n'okuguza aheeru y'eihanga, n'okuhagira emigisha misya y'eby'entaasya otwariiremu n'emyanya erikwakiira empungi.
- **Omwaka gw'okutandika:** 2021 (enteekateeka a); INVITE Trust ekatandika kukora kandi esente z'omurundi gw'okubanza zikaheebwayo, 2025.
- **Okuhika aha bantu:** Okwetoroora eihanga, namunonga disiturikiti ezirikwakiira empungi

Abantu abarikugasirwa omu nteekateeka egi

Kampuni ezirikukora ebintu n'okubiguza aheeru, otwariiremu kampuni eziri omu byanga bikwakiira empungi.

Okuhikiiriza ebirikwetengwa kutunga sente ezi

Rooni n'eyakampuni ezirikwenda kutaaha omu butare busya bw'okuguza ebintu aheeru y'eihanga ebirikugura esente nyingi nainga kwongyera aha mirimo y'okuguza aheeru. Ekitongore kishemereire kuba kitwire nikikora kumara hakiri omwaka gumwe, kikozesa abantu abarikuhika hakiri babiri, kandi kyorekye obushoboorozi bw'okuguza aheeru. Bizineesi eziri omu maarwa, etaabe, okuzaana zaara, hamwe n'eby'okurwanisa tizirikutunga buhwezi obu.

Esente

- **Omuhendo gw'esente ezikozesiibwe nari ezirikuheebwa:** Omuhendo gw'esente eza hiirwe gavumenti n' **biriyooni 800**, kandi gavumenti obwahati etungire **biriyooni 170,** Kuruga omu banka y'ensi yoona hamwe n'abandi abashagiki ba eby'entunguuka (nk'eihanga rya budaaki, Bungyereza, hamwe na Sweden).
- **Ebirikukuratirwa:** Ekitongore ekirikuhwera kampuni omu kushuubura aheeru y'eihanga (EFS) nikihayo obuhwezi bwa doora za Amerika 40,000 (nk'obukaikuru 150 omu siringi) buri kampuni; kampuni nizigarurirwa ebicweka 80 ahari igana by'esente ezikozesiibwe omu kuta omu nkora enteekateeka.
- **Omuringo gw'okuzigaba:** Obuhwezi bwa kampuni omu kushuubura aheeru y'eihanga (Export Firm Support) nibugabwa kurabira omu kitongore kya Private Sector Foundation Uganda (PSFU). Banka ezirikwejumbira omu buheereza bwa INVITE Trust obw'okuguza zijija kumanyisibwa omu bantu.

Oku orikubaasa kutunga sente ezi

Kozesa aha mitimbagano kurabira omu mukutu gwa INVITE bwanyima y'okushaba kwigurwaho. Yega ebirikukiraho kuruga aha mukutu: https://invite.go.ug/

Ebirugiremu nari embaririra

- **Ebikozirwe:** **Endagaano 114** z'obuhwezi ziherize kuteebwaho omukono n'amakorero.
- **Oburemeezi:** Bwanyima y'omwaka gumwe Gavumenti yaheza kutunga esente tuririyooni 170 omu kicweka ky'okubanza omu kwezi kwa mushanju 2025, tihaine banka eyagambirweho omu butongore ahabw'obuheereza bwa INVITE Trust obw'okuguza.

Noobasa kukora ota kuhikwaho enteekateeka za gavumenti ez'okutunguura eby'entaasya omu Uganda?

1. **Manya enteekateeka ehikire**
   Shoma kandi omanye enteekateeka ekushemerire (PDM, Emyooga, Agricultural Credit Facility, Uganda Development Bank, GROW, Small Business Fund, Teachers' SACCOs, hamwe n'ezindi) kandi omanye emwe erikujwana n'abizineesi yaawe,, eka, nainga guruupu yaawe omu kicweka hamwe n'orurengo.

2. **Yega ebirikwetengwa**
   Shoma ebyetengo by'omutaano eby'enteekateeka egyo, nk' embeera y'okwehandikisa kw'ekibiina, ebi ekibiina kirikutaho omutima, omusingo, nari n'ebyafaayo by'okworeka okubiika sente bwona aha buhango bwa rooni - kugira ngu omanye eki orikwetenga kyenyine otakashabire.

3. **Manya ekitongore ekirikugaba esente**
   Manya banka, SAAKO, nari ekitongore ekirikuhisya esente z'enteekateeka egyo (nka

ebitongore ninga banka ebirikuhora sente, Uganda Development Bank) bitaayaayire nari ofiisi yaabo ey'omukyanga kutunga obuhabuzi.

4. **Tebeekanisa ebihandiiko byawe**
   Teereza hamwe ebihandiiko ebirikwetengwa – nk'engyenderwaho y'ekibiina nari okwehandiikisa kw'eby'obushuubuzi, endanga-muntu, ebihandiiko bya banka, hamwe n'ebihandiiko ebindi by'omusimbo, kurungi.

5. **Heereza okushaba kwawe**
   Heereza okushaba kwawe omu kitongore ninga banka erikugaba esente, guma oine kopi za buri kimwe ekyahairweyo, kandi otungye ekiri kwereka ngu okaherezayo okushaba nari enamba y'okuyamba kukuratiira.

6. **Kuratiirira kandi okore aha birugiremu**
   Ku oraabe oyikiriziibwe, tunga kandi oteeke sente omu kukora ebirikureeta amagoba nk'oku kyabaire kitebekanisiibwe. Ku oraabe otayikiirizibwe, buuza ahabwenki, okore ebirikuburaho reeru ogaruke oshabe omu mwanya gw'okubirugaho.

Blueprint Consortium Africa is Africa's Centre of Excellence for applied research, monitoring and evaluation, data science and analytics. The Consortium is headquartered in Kampala, Uganda. We bring together leading experts from government, academia, and the private sector to generate rigorous, actionable evidence that informs policy and decision-making across Uganda and the Continent.

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