



SMALL AND MEDIUM ENTERPRISES (SME) BUSINESS GUIDE

SUPPORTED BY



MARCH 2008

Forward

The Uganda Investment Authority (UIA) is proud to introduce this first Small and Medium Enterprises Business Guide. Small and Medium Enterprises (SME) are the backbone of the Ugandan economy. They contribute to job creation and poverty reduction. SMEs need to be supported to grow from small enterprises to medium and large businesses. This guide provides information and contacts on business licensing, access to finance, entrepreneurship skills training, business development services, and taxation/incentives.

I wish to especially thank the Icelandic International Development Agency (ICEIDA) which has funded not only this guide but also entrepreneurship skills training and business development support for SMEs. Uganda Investment Authority has partnered with Makerere University Business School, Management Training and Advisory Centre and Uganda Women Entrepreneurs Association Limited to deliver these services.

To my fellow entrepreneurs, I encourage you to use this Small and Medium Enterprises Business Guide to increase the profitability of your business.

Patrick Bitature
Chairman
Uganda Investment Authority

Table of Content

I. INTRODUCTION.....	Error! Bookmark not defined.
II. OPERATING ENVIRONMENT FOR SMEs	6
III. GUIDE IN BRIEF	8
1.0 MODULE ONE: PROCEDURE FOR ESTABLISHING AN SME IN UGANDA	9
1.1 SECTOR SPECIFIC PERMITS OR LICENSES	19
2.0 MODULE TWO: ACCESSING BUSINESS FINANCE	28
3.0 MODULE THREE: ACCESSING BUSINESS DEVELOPMENT SERVICES FOR SMEs.....	38
3.1 CAPACITY BUILDING, TRAINING AND BUSINESS COUNSELING SERVICES	38
3.2 EXPORT MARKET ACCESS	52
3.3 TRADE, RESEARCH, PRODUCT DEVELOPMENT AND INITIATIVES FOR SMEs	53
3.4 BUSINESS VENTURE SUPPORT	64
4.0 MODULE FOUR: OTHER BUSINESS SUPPORT SERVICES:.....	70
4.1. LEGAL SERVICE, ARBITRATION AND JUSTICE	70
4.2 BUSINESS ASSOCIATIONS	72
4.3 AUDITING SERVICES.....	77
4.3 PRACTICAL TAXATION TIPS AND INCENTIVE REGIMES FOR SMEs.....	78
5.0 APPENDIX: USEFUL CONTACTS	80
5.1 APPENDIX 1: UTILITIES.....	80
5.2 GOVERNMENT MINISTRIES	80
5.3 PROFESSIONAL/ BUSINESS ASSOCIATIONS	81
5.4 DIPLOMATIC MISSIONS.....	84

ACRONYMS AND ABBREVIATIONS:

ADB	<i>African Development Bank</i>
BDS	<i>Business Development Services</i>
BUDS	<i>Business Uganda Development Scheme.</i>
CDE	<i>Center for Economic Development</i>
CICS	<i>Competitiveness and Investment Climate Strategy.</i>
ETP	<i>Entrepreneurship Training Programme.</i>
GDP	<i>Gross Domestic Product</i>
ICEIDA	<i>Icelandic International Development Agency</i>
MFI	<i>Micro Finance Institutions</i>
MCP	<i>Master Craftsman Programme.</i>
MSME	<i>Micro Small and Medium Enterprises.</i>
MTAC	<i>Management Training and Advisory Center</i>
MTCS	<i>Medium Term Competitiveness Strategy.</i>
MTTI	<i>Ministry of Tourism, Trade and Industry</i>
MUBS	<i>Makerere University Business School</i>
NAADS	<i>National Agriculture Advisory Services.</i>
NEMA	<i>National Environment Management Authority.</i>
NGOs	<i>Non Governmental Organizations</i>
NUMA	<i>Northern Uganda Manufacturers Association</i>
NVTI	<i>Nakawa Vocational Training Institute.</i>
NWSC	<i>National Water and Sewerage Corporation</i>
PEAP	<i>Poverty Eradication Action Plan.</i>
PFSU	<i>Private Sector Foundation Uganda.</i>
PIRT	<i>Presidential Investors Round Table</i>
PMA	<i>Plan for Modernization of Agriculture.</i>
PSFU	<i>Private Sector Foundation Uganda</i>
PTA	<i>Preferential Trade Area</i>
RBPU	<i>Regulatory Best Practice Unit.</i>
SME	<i>Small and Medium Enterprises.</i>
UBOS	<i>Uganda Bureau of Statistics.</i>
UGT	<i>Uganda Gatsby Trust.</i>
UIA	<i>Uganda Investment Authority</i>
ULAIA	<i>Uganda Leather Allied Industries Association.</i>
UMA	<i>Uganda Manufacturers Association</i>
UMI	<i>Uganda Management Institute</i>
UNBS	<i>Uganda National Bureau of Standards</i>
USSIA	<i>Uganda small scale Industries association.</i>

I. INTRODUCTION

This SME Business Guide is developed by Uganda Investment Authority (UIA) and funded by the Icelandic International Development Agency (ICEIDA) to support entrepreneurship development in Uganda. The SME Business Guide provides useful information on Business Development Services available to existing and potential local entrepreneurs in the Micro, Small and Medium Enterprises (MSME) sector. It provides user guide information for SME who are looking for capacity development support services.

The Guide provides general information current as at the time of production and will be revised annually. While every effort has been taken to ensure accuracy of information provided in this document, it is not intended to be a comprehensive statement of the law, or a substitute for professional advice. Uganda Investment Authority cannot take responsibility for any errors of fact or opinion herein, and accepts no liability for any damages incurred through use of the information contained in this publication.

i. OVERVIEW

The Ugandan economy is supported mainly by MSMEs contributing about 90% of the private sector production. SMEs are the prime source of new jobs and play a crucial role in income generation, especially for the poor. However MSMEs by the sheer limitation of their size and resources are highly dependant on Business Development Services (BDS) to provide capacity building and support their business growth in areas such as training, advice, information, business planning, marketing, technology, communications and other services. BDS complement credit and micro-finance programmes, and assist small enterprises with growth potential to become medium-sized enterprises. To increase the quality and efficiency of production capability, one key factor identified is the capacity of the entrepreneurs behind the business operation.

In addition, the other critical element for promoting enterprise development is a suitable enabling environment for business creation, survival and growth. This refers among other things, to policy and regulatory issues, infrastructure, financial and business development services.

ii. KEY ISSUES AFFECTING SME GROWTH IN UGANDA

The inherent challenges faced by SMEs in Uganda include; limited access to finance; lack of entrepreneurial skills; lack of general skills in management, marketing and financial planning, lack of business plans; lack of business records; deficient corporate governance; short-term business outlook; poor banking and borrowing history; and a culture that disrespects business contracts.

SMEs are also confronted with fierce local and international competition, limited access to BDS; limited access to information on market opportunities and sources of competitive technology. These limit substantially the productive capacity and competitiveness of SMEs in Uganda within the context of globalization. It is against this background that this document has been produced, to bridge the existing information

gap between BDS providers and consumers. The Business Guide provides the basic source of information to both local and foreign SMEs by pointing out the various BDS providers in Uganda.

II. OPERATING ENVIRONMENT FOR SMEs

i. DEFINITION OF MSMEs¹.

A Micro Enterprise is defined as an enterprise employing maximum 4 people; annual sales/revenue turnover of maximum Ugandan Shillings 12 million and total assets of maximum Ugandan Shillings 12 million.

A Small Enterprise is defined as an enterprise employing maximum 50 people; annual sales/revenue turnover of maximum Ugandan Shillings 360 million and total assets of maximum Ugandan Shillings 360 million.

A Medium Enterprise is defined as an enterprise employing more than 50 people; annual sales/revenue turnover of more than Ugandan Shillings 360 million and total assets of more than Ugandan Shillings 360 million.

ii INCENTIVES OFFERED TO SMEs

Government of Uganda has provided non-fiscal incentives to stimulate business growth in Uganda as demonstrated by the various initiatives to enhance private sector competitiveness. Fiscal incentives on the other hand, are provided for under the Finance Bill, a document that is produced by the Ministry of Finance, Planning and Economic Development and contains all fiscal related incentives and provisions and is revised annually. A summary of key incentives is included on Page 68.

iii RELEVANT GOVERNMENT INITIATIVES FOR SME DEVELOPMENT

A number of initiatives, policies and programmes have been put in place to enhance the development of enterprises in Uganda. Some of these initiatives include;

a) Plan for Modernization of Agriculture (PMA)

This offers improvement opportunities for agriculture business and direct hands-on support through extension services, through the National Agricultural Advisory Service (NAADS) that was created to coordinate extension service provision to subsistence farmers.

¹ Draft MSME Policy and Strategy for Uganda (2007) produced by Commonwealth Secretariat, UK.

b) *Business Uganda Development Scheme (BUDS under PSFU)*

BUDS-SSE is a cost-share grants project, co-funded by the IDA of the World Bank. It is implemented by the Private Sector Foundation Uganda (PSFU) through the Business Uganda Development Scheme. The project supports the acquisition of know-how through training programs to increase the capacity and performances of SMEs, other support include technology acquisition and support to private initiatives in rural electrification using renewable energy.

c) *Microfinance Outreach Plan*

Microfinance Outreach Plan is a major initiative of Government of Uganda and Stakeholders in the microfinance industry intended to expand the outreach of financial services to rural areas. It aims at developing systems, structures and services that strengthen the microfinance industry and raise well-performing MFIs to higher tiers, capable of providing more and improved services to micro and small enterprises through the Matching Grant Facility Capacity (MCAP).

d) *UNIDO Master Craftsman Programme (MCP)*

The Master Craftsman Programme (MCP) is being implemented by Uganda Small Scale Industries Association (USSIA). Northern Uganda Manufacturers Association (NUMA), Uganda Gatsby Trust (UGT) are partner organizations in the programme as well as institutions like Nakawa Vocational Training Institute (NVTI), Uganda Leather Allied Industries Association (ULAIA), and Textile Development Agency (TEXDA). The programme provides support and development of entrepreneurs in skills upgrading, advisory services and self-help group formation. Beneficiaries have increased their turnover, changed business location, improved quality and quantity, and acquired good markets.

e) *The Jua Kali Initiative*

The Jua Kali Initiative is a project under the Ministry of Tourism, Trade and Industry (MTTI) and is part of the overall industrialization policy being undertaken by the Government of Uganda. The project mainly targets artisans; shoe makers, metal fabricators, carpenters, and tailors etc who operate under poor working conditions especially in terms of infrastructure. Common facility centers are being constructed at Lwafu, Makindye and Luzira Industrial Park to benefit the Jua Kali as a group. Regional facility centers will be in Mbale, Lira, and Mbarara to cater for the East, North, and Western regions respectively. The Common Facility Centers at Luzira Industrial Park and the regional facility centers will be technology incubation centers focusing on training of the Jua Kali entrepreneurs while the center in Lwafu, Makindye will be a production center. The services in these facility centers will be accessed at an

affordable fee to help the centers be self reliant. The common facility centers will also have exhibition halls from which artisans can exhibit their products and also participate in regional exhibition fairs.

f) The Warehouse Receipt System

The Warehouse Receipt System is a project that provides opportunities for small-scale producers, farmers and traders to improve the marketing of their products through developing and testing a system of commodity trade finance based on inventory collateralization and warehouse receipts. The project is being implemented by the Common Fund for Commodities (CFC) in partnership with the Government of Uganda through the Ministry of Tourism, Trade and Industry.

In coffee trade, the Warehouse Receipt System affords producers or traders of good quality products with the opportunity to control the marketing of their coffee during the season as well as obtain price premiums at the time of sale. The system specifically allows the producers and traders to obtain cash for coffee deposited in a warehouse and still retain ownership of the commodity until they decide to whom and when the market conditions are conducive to sell.

Under this system, a farmer or trader deposits the coffee in a certified warehouse and immediately receives 70-80 per cent of the current value of the coffee deposits from a bank. The trader/ farmer can then invite various exporters to buy the coffee through a competitive bidding process. When the price is right, the trader sells the coffee in the preferred currency, repays the advance at the bank, pays for any storage fees and pockets the profits.

g) Presidential Investors Round Table (PIRT)

The Presidential Investors Round Table (PIRT) is advisory bodies of national and international corporate leaders, selected by H. E. Yoweri Kaguta Museveni, to advise him on issues that enhance the business operating conditions in the country, attract new investors in potential growth sectors to transform Uganda's economy. The PIRT enhances participation through industry representatives to review issues of policies and business operating framework that government has to address.

III. GUIDE IN BRIEF

This SME Business Guide is structured under four modules highlighting the business development services that are available to SMEs right from inception to implementation of the business. The modules include;

Module One: Procedure for Establishing an SME in Uganda

Module Two: Accessing Business Finance

Module Three: Accessing Business Development Services for SMEs

Module Four: Other Business Support Services

1.0 MODULE ONE: PROCEDURE FOR ESTABLISHING AN SME IN UGANDA

Most businesses operating in Uganda start informally as a family business, formalization of the business only becomes necessitated by the need to obtain external support services like finance, operating license, opening of business bank accounts, and the need to separate the business operation from personal finances.

The steps required to formalize a business in Uganda have been greatly simplified with specialized institutions providing these basic services that are found at district offices as well as at central government. To form a business one can either register a sole proprietorship, partnership or a limited liability company. It's advisable to register the business entity no matter the size of operation. Logical steps to setting up a company include:

- 1 Forming a company/ type of business organization
- 2 Identify a company name
- 3 Registration with Uganda Registration Services Bureau
- 4 Obtaining necessary secondary licenses from line ministries (*for instance, in fishing you need a fishing permit; you may need clearance from NEMA*). It's advisable to seek guidance from business support institutions like UIA, Trade offices at the District levels or your business association.
- 5 Register with local authorities/councils/ for operating permits e.g. Trading Licence
- 6 Register with NSSF if you employ more than 5 people
- 7 Register with Uganda Revenue Authority and obtain a Tax Identification Number (TIN), VAT number if your annual turnover exceeds Ushs 20 million
- 8 Register with Utility providers like UMEME, NWSC, and obtain an account number.

For various registration related services, contact the following organizations;

Uganda Registration Services Bureau

Amamu House, George Street

P.O Box 6648 Kampala

Tel: 256 414 233219

Fax: 256 414 289254

Email: info@justice.go.ug

www.justice.go.ug

Contact: Assistant Registrar

Organization Brief:

Uganda Registration Services Bureau is an autonomous body of the Ministry of Justice. The Registration Services Bureau is an independent agency handling all business

registration related issues.

Services:

a) Business Registration;

- Sole proprietorship; is an individual engaged in a business on his own account and is personally liable for the business debt.
- Partnership; this form of business is used for professional, small and family owned firms and all partners are jointly and severally liable for the obligations of the partnership.
- Private limited liability company; is a type of company that enjoys a legal personality fully distinguished from the people who run it.
- Public limited liability company; to incorporate this, there must be at least seven members owning shares with no maximum limit.

b) Power of Attorney; this is a document certifying that an individual is the lawful representative of a company or person.

c) Deed poll intellectual capital; includes intellectual property rights like inventions, patterns, music etc.

Cost of Services:

a) Standard filing fee: Ushs 410 (*four hundred and ten shillings only*);

b) Certificate Fee: Ushs 1,000 (*one thousand shillings only*);

c) Stamp Duty: 0.5 % of the share of capital;

d) Flat fee for the Ministry of Finance collected by the Registrar: Ushs 23,000, (*twenty three thousand only*);

e) Registration fees vary: fees for a share capital of USH 5 million are Ushs 6990, and Ushs 9490 for a share capital of 10 million.

f) Trading license: Ushs 206,500.

g) Company seals: Ushs 225,500.

h) Name search: Ushs 20,000.

i) For sole proprietorship and a partnership, formation cost is US\$ 100 and the usual balance sheet date is 30th June to coincide with the fiscal year.

j) The formation cost for a private limited liability company and a public limited liability company is US\$ 1,000 plus 1% stamp duty on nominal share capital and the usual balance sheet date is 30th June.

Procedure for Accessing Services:

- To register a sole proprietorship and a partnership, a statement in writing in the prescribed form containing the business name, the general nature of the business, the name, surname, nationality and usual place of residence is required.
- To form a private limited company, a memorandum and articles of association, a statutory declaration by a legal practitioner and a statement of nominal capital must be submitted to the Registrar.

- The procedure for forming a public company is the same as for the private limited company, with the following additional requirements; a statement with the names and particulars of all the directors or secretary signifying their consent to be such, and a prospectus.

Kampala City Council

Kampala City Hall

P.O. Box 7010 Kampala

Tel: 0414231443

pro@kcc.go.ug

www.kcc.go.ug

Contact: Public Relations Officer

Organization Brief:

The council is the administrative and political structure that has been mandated with provision of services in the city that enables residences live a decent life. The administrative structure is headed by the Town Clerk whereas the political structure is headed by the Mayor.

Services Available:

- Issuing trading licenses to all kinds of businesses operating within the council's jurisdiction. The council levies an annual charge on businesses operating within Kampala.
- Land title valuation and registration
- Allocation of business permits for services within the city like garbage collection firms, advertising in the city, private parking business, hotels and restaurants.

Cost of Services:

- Trading Licenses: Wholesale Grade A; Ushs. 361,500 per annum
 - Wholesale Grade B; Ushs. 216,500 per annum
 - Retail (Multi); Ushs. 201,500 per annum

NB: The rates depend on the type of business one is involved in.

- Property Rates: the council charges 6% of the ratable value of each property.
- Ground rent payable is usually 10% of the premium and it's a calendar year payment. (Jan-Dec).

Procedure for Accessing Services:

Procedures for obtaining a trading license include: contacting the offices of your respective division's contractor, get an assessment from the contractor, pay the assessed amount into the respective bank, return copy of the bank slip to the contractor and obtain your trading license after contractor has confirmed with the Bank.

Uganda Investment Authority - One Stop Centre

Plot 22B Lumumba Avenue, (Twed Plaza)

P.O Box 7418, Kampala.

Tel: 0414 301154, 0414 301000

Fax: 0414 301151

Email: info@ugandainvest.com

www.ugandainvest.com

Contact: Assistant Director SPD

Organization Brief:

The Uganda Investment Authority (UIA) is a semi-autonomous government agency operating in partnership with the private sector and government to drive national economic growth and development. UIA is the one-stop center for both local and foreign investors.

Services:

- Investment License for both local investors with a minimum of US\$ 50,000 and foreign investors with a minimum US\$ 100,000 capital investments.
- Work permits issuance for licensed investors
- Tax Identification numbers, and support in handling tax incentives
- Business licensing and registration services
- Follow-up and issuance of sector specific permits
- Identification and allocation of land for investors
- Identification of joint venture partners
- Identification of investment opportunities
- Policy advocacy

Cost of Services:

Services are generally free of charge

Procedure for Accessing the Services:

Proposals and applications for investment licenses are submitted to UIA

For specific services, requests are submitted and processed by specific desk officers at the one stop center which has the following organization representatives;

- URA
- Immigration Department
- Ministry of Lands , Housing and Urban Development
- Uganda Registration Services Bureau

Department of Immigration, Ministry of Internal Affairs

Plot 75, Jinja Road Kampala

P.O Box 165 Kampala

0414 231031/ 342561/ 231641

Fax: 256-414-231641

www.immigration.go.ug

Contact: Immigration/ UIA Desk Officer

Organization Brief:

The Immigration Department is a department within Ministry of Internal Affairs. It is mandated to facilitate a smooth, lawful stay and movement in and out of Uganda

Services:

- Issue Certificate of Residence; this facility is an award to individuals who have lived legally in Uganda over a long period of the time (minimum of 10 years) and have contributed to the development of Uganda.
- Issue work permits; these facilitate an individual to work and engage in business in Uganda. There are different categories of work permits to suit different activities an individual may engage in for instance for government and diplomatic services, government contracts, investment in agriculture, mining, business and trade, manufacturers, professionals and employees.
- Issue Passports; these are travel documents issued by the state for the purpose of identifying, and facilitating the movement of the bonafide holder across borders.

Cost of services:

- Certificate of Residence; for 5 years: Ushs 1,250,000; for 10 years; Ushs. 625,000; for life: Ushs. 500,000; due to marriage: Ushs. 500,000.
- Work permits range from Ushs 250,000 to 900,000 depending on the class of the permit.
- Passport fee is Ushs. 50,000.

Procedure for Accessing Services:

- **Certificate of Residence;** Applicants should fill the prescribed forms and submit with 3 passport size photos, photocopies of passport, cover letter, recommendation from LC1 area of residence, medical report, proof of property ownership and other investments in the country.
- **Work Permits:** For foreign workers, applications for work permits should be submitted to Immigration Department Headquarters. The applicant should obtain a file number within a period not exceeding 14 (fourteen) working days. Forms should be accompanied with 2 passport photos, photocopies of passports and other requirements depending on the category of work permit.
- **Passport/International Travel Document:** Application forms are obtained from the passport application receiving office at the directorate of citizenship. Other application support documents include; cover letter from: employer in the case of employed applicants, identification documents e.g. identity cards, birth certificates, three (3) colored passport size photographs.

Uganda Revenue Authority

Hannington Road, 5th Floor, Crested Towers,
P.O Box 7279 Kampala
Tel: 0414334408/317009

Fax: 0414334418

Email: prte@ura.go.ug

www.ugrevenue.com

Contact: UIA/ URA Desk Officer

Organization Brief:

URA was set up as a central body for the assessment and collection of specified tax revenue, to administer and enforce the laws relating to such revenue and to account for all the revenue to which those laws apply.

Services:

- Issuing Tax Identification Numbers (TIN); and VAT Registration.
- Tax education through the various tax days and forums.
- Tax incentives for any capital investments and benefits to compliants.
- Levying and collection of taxes; including value added tax, income tax, presumptive tax, drivers permits and third party insurance amongst others.

Cost of Services:

Registration services are generally free, but the following taxation rates also apply;

- Management fees, dividends, royalties and interest paid to non-residents are subject to a 15% withholding tax which is a final tax.
- Resident companies and foreign branches of companies are taxed at the rate of 30% on profits made in Uganda.
- Dividends are subject to withholding tax: resident rate - 20% and non-resident rate - 15%. Dividend income of residents is included in their taxable gross income, credit being given for the withholding tax deducted.
- All companies operating in Uganda must register as an employer with the Uganda revenue department and deduct tax (PAYE) from the remuneration paid to employees. PAYE depends on the amount paid to employees.
- VAT of 17% is charged on the sale of certain goods and services.

Procedure for Accessing Services:

An application for VAT and TIN registration is submitted to the nearest Uganda Revenue Authority office.

National Environment Management Authority

Plots 17/19/21 Jinja Road

P.O Box 22255 Kampala

Tel: 0414251064

Fax: 256 414 257521

Email: info@nemaug.org

www.nemaug.org

Contact: Environment Impact Assessment Officer

Organization Brief:

NEMA is a statutory body formed to promote and ensure sound environmental management practices for sustainable development.

Services Available:

- Environmental Audits to assess the current and potential environmental impacts of an organization or project.
- Environmental Impact Assessment (EIA) for urban development projects (transportation, dams, rivers, water resources & aerial spraying), mining and forestry related activities, management of hydrocarbons; waste disposal & natural conservation areas.

Cost of Services:

Cost of EIA Range from Ushs 250,000 to Ushs 2,000,000 for projects valued under Ushs 5 billion. Projects valued at more than Ushs 5 billion, costs 0.1 % of the total value of the project.

Procedure for Accessing Services:

Proposals/ applications for EIAs and environmental audits are submitted to NEMA. NEMA requires EIAs to be carried out for urban development; mining, and management of hydrocarbons prior to commencement.

Ministry of Lands, Housing and Urban Development

P.O Box 7069, Kampala

Tel: +256 414 342931

Fax: 0414 230891

www.mlhud.go.ug

Contact: Principal Information Officer

Organization Brief:

MoLHUD is a Government Ministry whose vision is a Sustainable Land use, Land Tenure Security, Affordable, Decent Housing and Organized Urban Development and a mission to create an enabling environment to use land resources sustainably for better living conditions in rural and urban Uganda.

Services:

- Land Registration and demarcation through the Department of Land Registration and Valuation.
- Issuing of land titles
- Establishment of survey controls, survey of international boundaries, production and printing of maps through the Geodesy, Survey and Mapping Division.
- Supervision of land administration institutions through the Land Inspection Division

- Compensation and land valuation; and issuing of land titles
- Standardizing of operations through the Land Information Systems

Cost of Services:

Vary depending on the kind of services being accessed.

Procedure for Accessing Services:

Applications for land titles are submitted to the Commissioner, Survey and Valuation at the Ministry of Lands, Housing and Urban Development.

National Water and Sewerage Corporation

Plot 39 Jinja Road

P.O.Box 7053 Kampala

Tel: 0414315100, 0414 315163

Fax: 0414258299, 345531

Email: info@nwsc.co.ug

www.nwsc.co.ug

Contact: Commercial and Customer Services Manager

Organizational Brief:

NWSC is a utility parastatal 100% owned by The Government of Uganda. It was established in 1972 under decree No. 34 following recommendation by World Health Organization (WHO). In 1995, the corporation was re-established by the NWSC Act with the primary aim of revising the objectives, powers and structures to enable it operate on a commercially viable basis.

Services:

- Provision of clean and safe piped water
- Provision of sewerage services in an environmentally friendly manner
- Offer consultancy and advisory services to institutions and organizations in the water sector through the external service unit.
- Water quality monitoring for other business entities
- Block mopping services

Cost of Services:

- Installation of water pipes ranges from Ushs 500 to Ushs 1,062,050 depending on size of the pipes, purpose for which water is used, and the volume of water consumed per month;
- Monthly bill is paid depending on the amount of water consumed and are charged according to annually indexed tariffs.
- Consultancies, water quality monitoring and other services are on contractual basis.

Procedure for Accessing Service:

Application forms for services are picked from any of the corporation offices located all over the country.

Uganda National Bureau of Standards

M217 Nakawa Industrial Area

P.O Box 6329 Kampala

Tel: 0414505995

Fax: 0414286123

Email: unbs@infocom.co.ug

www.unbs.go.ug

Contact: Public Relations Officer

Organization Brief:

UNBS is a statutory body under the Ministry of Tourism Trade and Industry established by the UNBS act of 1983 and became operational in 1989.

Services:

- Development of Uganda's Standards
- Calibration and Verification of Weights and Measures (weighing scales)
- Product quality certification
- Product Testing i.e. Imported and Domestic Products
- Training and Technical Advice to Industry and Trade
- Import Inspection
- Standards Information
- Market Surveillance
- Fuel Marking and Quality Monitoring

Cost of Services:

Training programmes range from Ushs 100,000 to Ushs 500,000 per participant depending on the programme being accessed. Technical advice and information on quality improvements is free of charge.

Procedures for Accessing Services:

Product Certification goes through the following procedures;

1. The Manufacturer gets application forms from UNBS offices or their website. The forms are filled and returned to UNBS, and The Quality Assurance Officer fixes a date to visit and audit the applicant's factory.
2. UNBS quality auditors will visit the factory for auditing based on standards applicable to the product. The quality audit is conducted in a free atmosphere and confidentiality is observed.
3. During auditing, samples of the products will be taken for testing in UNBS laboratories. If UNBS is satisfied that the company has fulfilled the requirements of the standards, and if the products pass the laboratory test, the company will be informed of its success. If the product does not pass laboratory tests, the manufacturer is given guidance on how to improve on the product.
4. On paying the permit fees, the company is granted the permit to use the Quality Mark to market their product and assure consumers that the products meet standards.

5. The process is repeated after one year for renewal to ensure that quality requirements are continuously fulfilled. During the year, surveillance audits are carried out without notice to ensure continuous compliance.

National Social Security Fund

1st Floor, Workers House
P.O Box 7140 Kampala
Tel: 0414330755
Fax: 256 414 258646
Email: customerservice@nssfug.org
www.nssfug.org
Contact: Customer Service Officer

Organization Brief:

The NSSF is a compulsory savings scheme that covers all employees in the private sector, including non-governmental organizations and parastatal bodies that are not covered by the Government Pension Scheme.

Services:

- Social Savings for employees in the private sector.
- Retirement Benefits.

Cost of Services:

Costs range from 5%-10% deductions from employee salaries every month.

Procedure for Accessing Services:

All companies with over 5 employees are required to register with NSSF. A monthly remittance is made to NSSF from the employees' salary and a percentage contribution by the company.

1.1 SECTOR SPECIFIC PERMITS OR LICENSES

Electricity Regulatory Authority

15 Shimoni Road, Kampala

P.O Box 10332 Kampala

Tel: 0414341852

Fax: 0414341624

Email: era@africaonline.co.ug

www.era.or.ug

Contact: Public Relations Officer

Organization Brief:

The Electricity Regulatory Authority was established as an independent statutory body to regulate the generation, transmission, distribution, sale, export and import of electrical energy in Uganda.

Services Available:

- Regulation of the electricity sector for efficient and reliable supply at equitable prices.
- Licensing of wire men and electricity power projects.
- Ensuring compliance with terms and conditions of licenses through monitoring of the licensed projects.
- Developing uniform electricity standards and industry codes of practice.
- Supporting rural electrification projects through the Rural Electrification Agency.

Cost of Services:

Annual fees for Installation Permits range from Ushs 25,000 to Ushs 100,000 depending on the class of the license. Registered organizations pay Ushs 500,000 annually. Application fees cost Ushs 10,000.

Procedure for Accessing Services:

- Issuance of License to operate a power generation project. A person who intends to establish a project (above 0.5 MW), is required to notify ERA of the intended project by submitting a *Notice of Intended Application forms* to the authority.
- Installation permits for wire men is administered by a special committee and requirements are technical qualification and class of installation permits.

Civil Aviation Authority

P.O Box 5536 Kampala

Tel: 0414352000, 0312 352000

Fax: 0414 321401

Email: aviation@caa.co.ug

www.caa.co.ug

Contact: Public Affairs Officer

Organization Brief:

Civil Aviation Authority is a body established under the CAA statute of 1994. The cardinal objective of the authority is to promote the safe, regular, secure and efficient use and development of civil aviation inside and outside Uganda.

Services Available:

- Regulation of the aviation industry.
- Licensing of aircrafts for both foreign and local operators within the Ugandan air space.
- Air Navigation and issuance of air routes to airlines.

Cost of Services:

The Authority levies fees depending on the service e.g. issuance, validation, renewal, extension or variation of any certificate, license or other document.

Procedure for Accessing Services:

A person who wishes to register an aircraft in Uganda should submit an application to the Authority on a prescribed form. Each application shall; certify as to the citizenship of the applicant; show evidence of ownership; and be signed in ink. The application for aircraft registration shall be submitted with the prescribed fee to the Authority.

Dairy Development Authority

Plot 1 Kafu Road

Tel: 0414-343883

Fax: 0414-250270

E-mail: edirector@dda.or.ug

Website: www.dda.or.ug

Contact: Regulatory Services Manager

Organization Brief:

DDA is a statutory body which falls under Ministry of Agriculture, Animal Industry and Fisheries. It is mandated to take up the regulatory and development functions of the dairy sector so as to achieve a dynamic, regulated, profitable and sustainable dairy industry.

Services Available:

- Registration of premises/companies/persons involved in processing of milk and milk products, marketing of milk or milk products, and dealing in the dairy equipment
- Licensing of milk processors, traders and importers

- Inspection and quality control/monitoring of premises and milk/milk products respectively
- Laboratory testing of milk and milk products are done on both the local and imported milk and milk products
- Issues certificates on terms and conditions prescribed by the organization to raw milk traders, processors, importers etc, sets quality standards to ensure that consumers get safe and quality milk and dairy products and monitors and advises on quality standards
- Issues guidelines related to the storage, transportation, processing or marketing of milk and milk products
- Gives clearance for one to export and import milk or milk products after verifying a quality certificate issued by UNBS and Country of Origin respectively
- Carries out training of stakeholders along the dairy chain to ensure quality and safety of milk and milk products

Cost of Services

Costs fall in four categories;

1. Processing of milk/milk products and dairy processing input suppliers: The fee of Ushs 500,000, Ushs 150,000 and Ushs 200,000 per annum for large scale processing, small scale processing and dealers in starter cultures and stabilizers respectively.
2. Marketing of milk and milk products: The fee is Ushs 2,000,000, Ushs 75,000 and Ushs 30,000 per annum for importers, operating milk coolers and operating milk freezers respectively
3. Transporting milk and milk products is Ushs 200,000 per annum and
4. Dealing in dairy equipment is Ushs 500,000 per annum

Procedure for Accessing Services:

Application for licenses is made to the Authority. The Authority inspects the premises to ensure that it meets the required standards.

National Drug Authority

Plot 46/48 Lumumba Avenue

PO Box 23096 Kampala

Tel: (+256) 414 255665 / 347391/2

Fax. (+256) 414 255758

Email: ndaug@nda.or.ug

www.nda.or.ug

Organization Brief:

The National Drug Authority is a statutory body formed to oversee and regulate the drugs sector in Uganda. It maintains and ascertains standards of both animal and human drugs.

Services Available:

- Drug information including carrying pharmacovigilance, regulating drug

promotion practice and sensitizing pharmaceutical service providers.

- Licensing and registration of drugs manufactured in or outside Uganda.
- Inspection and quality control for both human and animal drugs
- Training of local pharmaceutical manufacturers in Quality Control/ Quality Assurance systems.

Cost of Services:

- Application Fees: Product manufactured outside Uganda: US\$ 500, Product manufactured in Uganda: US\$ 200, Product manufactured from outside but packaged in Uganda: US\$ 300.
- Operating licenses, inspection & suitability of premises:
 - Drug shop: Ushs. 172,000, Ushs 112,000, Ushs 77,000 for drug shops in Kampala, Municipal and Rural locations respectively.
 - Retail Pharmacies: Ushs 830,000, Ushs 330,000, and Ushs 330,000 for pharmacies in Kampala, Municipal & Rural respectively.
 - Wholesale Pharmacies: Ushs 1,035,000, Ushs 435,000 and Ushs 435,000 for pharmacies in Kampala, Municipal and Rural areas respectively.
- Import Permit: Ushs 100,000 for provisional permit and Ushs 300,000 for annual permit.

Procedure for Accessing Services:

An application form is filled and is available at a nominal fee of US\$ 10 per application. This form is divided in two sections: Administrative information (i.e. particulars of applicant, particulars of the manufacturer etc.), particulars of the product being applied (e.g. brand name, INN name, pack size, strength etc.), authorized local technical representative in Uganda, specifications of packaging materials and the composition of the product, chemistry and pharmaceutical information of the product, registration status of the product in other countries, pharmacology and toxicology of the product and general information on the product (information on the product published in recognized international books, journal etc)

National Forestry Authority

Plot 10/20 Spring Road, Bugolobi

P.O. Box 70863 Kampala

Tel: 0414 230365

Fax: 0414 230369

Email: info@nfa.org.ug

www.nfa.org.ug

Contact: Legal Officer

Organization Brief:

NFA was formed in 2003 after Government of Uganda recognized an urgent need for a change in the policy, legal framework and institutions controlling forestry in the country. Government worked with DFID, Norway, GTZ, UNDP, FAO and the EU towards this

institutional change.

Services Available:

- Training and sensitization of communities on different aspects of tree planting including timber dealings etc.
- Seedling supply to farmers.
- Updates and inspection of projects under the NFA.
- Land allocation for tree planting.

Cost of Services:

Ranges from Ushs 20,000 to 200,000 and there is a grant scheme on a 50-50 basis to those involved in tree planting.

Procedure for Accessing Services:

Project proposals are submitted to the authority for accessing the grant scheme. Training and sensitization activities are free as they are part of extension services to agro-forestry farmers.

Uganda Coffee Development Authority

Coffee House, 35 Jinja Road

P.O. Box 7267 Kampala

Tel: +256 414 256940, +256 312 260470

Fax: +256 414 232912

E-mail: ucda@ugandacoffee.org

www.ugandacoffee.org

Contact: Manager in Charge of Quality, Regulatory and Information services

Organization Brief:

UCDA was established by the statute of the National Resistance Council of 1991, which was later amended and UCDA currently operates under *The Coffee Regulations 1994*

Services:

- Support coffee development through production and extension services
- Identify priority areas for investment
- Registration and licensing of coffee buyers, processors, roasters and exporters
- Provide production and price forecasts
- Register and maintain information on sales contracts
- Provide regulatory and quality assurance services during buying, processing and marketing
- Promote value addition
- Information dissemination to stakeholders

Cost of Services:

Licenses cost Ushs 50,000 per annum for Buying Store/ Roasting/ Pulperly, Ushs 100,000-250,000 for Processing Factory and Ushs 1,500,000 for Export Marketing Certificate.

Procedure for Accessing Services:

- i) Application for registration and licenses is submitted to the Authority by the interested coffee buyer, processor, roaster or exporter.
- ii) Technical guidance offered free of charge from H/Q Technical staff or the District Coffee Coordinators

Uganda Commodities Exchange

1st Floor, Northern Wing

Social Security (former Udyam) House

Plot 4 Jinja Road,

P.O Box 35998 Kampala

Tel: +256 (0)312 262922

Email: alexkr@uce.co.ug

www.uce.co.ug

Contact: Manager

Organisation Brief:

The Uganda Commodity Exchange (UCE) is an independent company which facilitates the trade in agricultural commodities to the benefit of farmers, traders and larger buyers.

Services:

- Trade information on volumes and tenders in Uganda and the region through the bi-monthly meetings;
- Regulator of the Warehouse Receipt System Act 2006 for licensing of warehouses, their keepers and graders;
- Implementing agent for the International Institute for Communications and Development (IICD) programme for rural information technology and communications;

Procedure for Accessing Services:

The criteria for licensing warehouses include:

- Physical criteria for warehouses to be approved
- Financial criteria: capital & performance guarantees
- Insurance of stock
- Professional background of warehouse operators, and
- Key staff to be trained and licensed (e.g. weighers, samplers and graders)

Uganda Communications Commission

12th Floor Communications House,

1 Colville Street

P.O Box 7376 Kampala
Tel: 0312 339000, 0414 339000
Fax: 256 414 348832

ucc@ucc.co.ug

www.ucc.co.ug

Contact: Communications Manager

Organization Brief:

Following the liberalization of the communication sector in Uganda, UCC was established by the Uganda Communications Act, 1997 (Cap 106) Laws of Uganda, which sets out its broad functions. In general the functions of the UCC are to regulate and promote the development of the communication sector.

Services:

- Licensing of service providers in telecommunication; two categories; i) license to provide infrastructure in telecommunication ii) License to provide services.
- Licensing of postal and courier services
- Allocation of radio frequency spectrum for broadcasting and telecommunications operators.
- Setting national communications standards to be followed by all stakeholders in the communication industry.
- Providing grants (seed capital) through its Rural Communications Development Fund (RCDF) to set up ICT businesses in Uganda. Projects supported include; internet cafes, ICT training centers, creation of local internet content, public payphones, ICT labs in schools.

Cost of Services:

- Courier license (Domestic); Application fee: US\$170, Licence fee: US\$ 1,000, Annual levy: 1% of gross annual revenue; Regional Courier: Application fee: US\$ 425, License fee: US\$ 2,500, Annual levy: 1% of gross annual revenue; International Courier: Application fee: US\$ 850, Licence fee: US\$ 5,000, Annual levy: 1% of gross annual revenue.
- Public Service Provider License: Application fee: US\$ 2,500, Licence fee: US\$ 10,000, Annual levy: 1% of gross annual revenue.
- General Authorization: Free
- Public Infrastructure Provider Licence: Application fee: US\$ 2,500, One time initial fee: US\$ 100,000, Licence fee: US\$ 10,000, Annual Levy: 1% of gross annual revenue.
- VSAT Satellite Authorization; Application fee: US\$ 100, Registration fee: US\$ 100, Type Approval fee: US\$ 20, Authorization fee: US\$ 2,000

Procedure for Accessing Services:

Applications are submitted to UCC accompanied with other company documents including Company Profile (to include certified photocopies of the Certificate of Registration); dully completed technical application forms.

Uganda Insurance Commission

3 Pilkington Road, 3rd Floor NIC Building Annex

P.O. Box 22855 Kampala

Tel: 0414346712/253564

Fax: 256-414-349260

Email: uic@uginscom.go.ug

www.uginscom.go.ug

Contact: Deputy Commissioner- Technical

Organization Brief:

Uganda Insurance Commission is a body formed to regulate the players in the insurance sector. The Commission is charged with licensing and regulating the sector to ensure standards by all players.

Services:

- Licensing of Insurance Companies
- Regulating the insurance sector to ensure standards in the sector

Cost of Services:

Ranges between Ushs 100,000 - 200,000

Procedures for Accessing Services:

Applications for licenses are made to the commission

Uganda Tourism Board

13/15 Kimathi Avenue, Impala House

P.O Box 7211 Kampala

Tel: 041342196

em-4tb@starcom.co.ug

www.visituganda.com

Contact: Administrative Manager

Services:

- Market research and Joint marketing of Uganda as a tourist destination to the international markets.
- Provide market trends information
- Policy advocacy for sector specific incentives and interventions

- Registration of all players in the tourism sector including travel and tour companies, resorts, and tour guides etc.

Cost of Services:

Free except for registration services.

Procedure for Accessing Services:

Application for registration is made to the Board.

Capital Markets Authority

8th Floor, Jubilee Insurance Centre

P.O.Box 24565 Kampala

Tel: 256 414 342788

Fax: 256 414 342803

Email: info@cmauganda.co.ug

www.cmauganda.co.ug

Contact: Senior Research Officer

Organization Brief:

Capital Markets Authority is a company formed to regulate and promote a robust, transparent, fair and efficient capital market in Uganda.

Services:

- Licensing to companies joining the capital markets sector.
- Regulation of the securities sector, and brokers, dealers in securities.

Cost of Services:

Percentages of issue and fixed fees

Procedure for Accessing Services:

License applications are made to the authority.

2.0 MODULE TWO: ACCESSING BUSINESS FINANCE

Accessing finance has been singled out as the most limiting factor to entrepreneurship development and business growth especially for SMEs. The last two years has seen emergence of robust financing options in banks, with special facilities for SMEs introduced by traditionally corporate banks, supported by extension of the services in the districts. In addition, there has been the introduction of other business term finances like leasing, special asset acquisition loans, and mortgage facilities by several banks. Lending rates for short and medium term loans range between 17 - 28% per annum.

Available business financing options for financing SMEs today include:

1. Debt finance
 - a) Banks/financial institutions; this include loans, overdraft, trade financing, leasing and special assets acquisition products.
 - b) Guarantee Schemes offered by insurance, as well as banks to ease access to credit facilities.
 - c) Government programs
 - d) Regional trade finance being provided by the regional banks offering mainly medium to long term financing , PTA and ADB
 - e) International trade finance being offered as refunds to programs that involved cross border trade between designated nations, notably CDE, pro-invest under the EU, national EXIM banks.
2. Equity finance
 - a) Venture capital being offered by international development partners like IFC, CDC, ADB, through accredited commercial banks. This includes special funds for women entrepreneurs, sector specific support.
 - b) Public listing mainly for large corporate companies; the option is yet to be applied to SMEs.

For business financing facilities for SMEs, the following are the current available providers:

Bank of Africa Uganda Limited

Plot 45 Jinja Road Kampala

P.O Box 2750 Kampala

Tel: 0414 236535

Fax: 0414 230902

www.boa-uganda.com

Contact: Marketing Manager

Branches:

Kampala; Jinja Road (Main Branch), Equatoria Branch, Ndeeba Branch and Park Branch.

Services:

- Personal and corporate banking (fixed, current & savings accounts).
- SME Business solutions; short and long term loans for business financing
- Investment and treasury services.

Cost of Services:

Depends on the risk involved and the prime lending rates

Procedure for Accessing Services:

Application forms can be picked from the bank branches

Barclays Bank

Plot 16 Kampala Road

P.O Box 2971 Kampala

Tel: 0312 218224/0312 218100

Fax: 0414 347765

Email: alex.magabo@barclays.com

www.barclays.com

Contact: Business Development Manager/ SME Banking

Branches:

Kampala (Kampala Road, Lugogo, Luwum Street, Rwenzori Courts Prestige Center, Tank Hill Prestige Center, and Garden City Branch)

Services:

- Loans; short and long term business financing loans and personal loans.
- Asset financing for both individual and corporate clients
- Deposits (savings, current & fixed deposit accounts for individuals and corporate bankers).
- Financial advice through the Barclays Business Club that is held on a monthly basis.

Cost of Services:

Depends on the type of service being accessed

Procedure for Accessing Services:

SME desk handles all applications for the different services offered by the bank.

Centenary Bank

Plot 7 Entebbe Road, Talenta House

P.O Box 1892 Kampala

Tel: 0414 251276/7, 0414 346856

Fax: 0414 251273/4

Email: info@centenarybank.co.ug

www.centenarybank.co.ug

Contact: Product Development Manager

Branches:

Kampala (Namirembe Road, Entebbe Road, Corporate Branch at Amber House, Nakivubo and Nateete), Arua, Bugiri, Fort portal, Kyenjojo, Kyotera, Lira, Masaka, Mbale, Mbarara, Kabale, Kasese, Mukono, Ishaka, Mityana, Nebbi, Soroti, Tororo, Gulu, Wobulenzi, Wakiso, Hoima and Kiboga

Services:

- Loans; both short and long term development loans for a period of between 1-2 years.
- Deposit Accounts; offer savings, current and fixed account deposits.
- Safe custody; valuable property for both individuals & companies are kept with the bank at a distinguished rate.
- Bank Guarantees;

Cost of Services:

Depends on kind of service being accessed

Procedure for Accessing Services:

SME desk handles all applications for services by the SMEs; Applications for the services is made and submitted with other supporting documents like collateral for the case of loans and passport photos for the case of accessing deposit account services.

Crane Bank

Plot 38 Kampala Road

P.O Box 22572 Kampala

Tel: 0414 341400

Fax: 0414 231578

Email: cranebank@cranebanklimited.com

www.cranebanklimited.com

Contact: Marketing Manager

Branches:

Jinja, Lira, Gulu, Kampala, and Mbale,

Services:

- Deposit accounts in the form of savings, current and fixed deposits for both individual and corporate clients.

- Bills of collection;
- Letters of credit to suppliers
- Money transfers for both local and international transfers.

Cost of Services:

Depends on service and market rate

Procedure for Accessing Services:

Services are applied for from any of the bank branches, supporting documents are submitted to show eligibility for service access.

Diamond Trust Bank

Plot 17/19 Kampala Road Diamond Trust Building

P.O.Box 7155 Kampala

Tel: 0414 259331/2/3

Fax: 0414 342286

www.dtuganda.co.ug

Contact: Manager Personal Banking

Branches:

Kampala Road (Main Branch), Kikuubo and Old Kampala.

Services:

- Account operation; including savings, current and fixed deposit accounts.
- Trading in foreign exchange; trading is in all major international and East African currencies.
- Bankers cheque and drafts
- Letters of credit for client suppliers and bills of collection

Cost of Services:

Rate varies depending on the market price

Procedure for Accessing Services:

Applications are made to the bank coupled with the necessary requirements depending on the kind of service applied for.

DFCU Bank

Plot 2 Jinja Road

P.O. Box 70 Kampala

Tel: 0414 351000, 0312 300000

Fax: 0414 231687, 0414 344620

www.dfugroup.com

Contact: Marketing Manager

Branches:

Acacia Branch, Arua Branch, City Hall Branch, Gulu Branch, Impala Branch, Jinja Road

Branch, Lira Branch, Makerere Branch, Masaka Branch, Nsambya Branch, William Street Branch, Hoima (Leasing Center), Mbale (Leasing center), Mbarara (Leasing Center)

Services:

- Local and forex denominated finance lease facilities for a wide range of productive equipment including: plant and machinery, office equipment, and motor vehicles for industrial, commercial, agricultural and business services.
- Investment account tailored specifically to those who choose to invest.
- Business growth loans ideal for business expansion, equipment purchase, paying off other obligations, fulfillment of supply contracts, and renovation or expansion of business premises.
- Other services including bank guarantees, standing orders and instructions, fast cheque deposit facilities, bankers references on request, travellers cheques, foreign currency buying and selling, cash in transit services.
- Women in business programme for women entrepreneurs.

Cost of Services:

Based on the repayment period and the prime lending rate.

Procedure for Accessing Services:

Applications are made to the bank coupled with the necessary requirements depending on the kind of service being accessed.

National Bank of Commerce

Plot 13/A Parliament Avenue

P.O.Box 23232 Kampala

Tel: 0414 347700/2/3/4

Fax: 0414 347701

Email: nbc@africaonline.co.ug

Contact: Public Relations/ Marketing Manager

Branches:

Kampala and Kabale

Services:

- Deposit Accounts; this includes savings, current and fixed deposits for both individuals and corporate clients.
- Foreign exchange; buy and sell all major international and East African currencies at competitive rates of exchange and issue letters of credit to facilitate international trade and also execute remittances and transfers through SWIFT.
- Micro credit; support community based micro-credit schemes in Kabale.
- Corporate banking facilities including loans and overdrafts for working capital needs, term loans for short to medium term needs, bill discounting, bid and performance bonds and guarantees.

Cost of Services:

Depends on the type of service

Procedure for Accessing Services:

Applications are filled for the various services on offer.

Orient Bank

Orient Plaza Plot 6/6A Kampala Road

Tel: 0414 236012/5

Email: market@orientbank.com

www.orientbank.com

Contact: Marketing Department

Branches:

Kampala and Jinja

Services:

- Deposit Accounts; including savings, fixed and current accounts for both corporate and individual bankers.
- Salary loans for clients with an account at the bank, the loan ranges from Ushs 1 million to Ushs 50 million depending on the net pay.
- Letter of credit for suppliers on behalf of the client
- Guarantees and bonds for clients

Cost of Services

Letter of credit is issued at a commission of 0.5% and Salary loan rates vary based on the net pay one gets. All the other services are at a negotiable rate.

Procedure for Accessing the Service:

An applicant for the salary loan must be between 21-55 years old, must be employed for the last 6 months, and must be having an account with the bank. For the letter of credit, the applicant must also have an operational account with the bank for at least 6 months and must provide details of the company to assess its financial viability.

Post Bank

Plot 4/6 Nkrumah Road

P.O Box 7189 Kampala

Tel: 0414 258551/3, 0414 235956

Fax: 0414 347107

Email: info@postbank.co.ug

www.postbank.co.ug

Contact: Managing Director

Branches:

Kampala branches (Nkrumah Road, Nakawa, Ndeeba, Wandegeya, and William Street), Bombo, Kasese, Kayunga, Masaka, Mbale, and Mubende.

Services:

- Loans both short and long term to microfinance institutions and Savings and Cooperative Societies (SACCOs);
- Salary loans for the period between 6 months and 3 years.
- Deposits; savings, fixed and current account deposits targeting individuals and companies.
- Business loans targeting both small enterprises and big enterprises

Cost of Services:

- Salary loans are given at a rate of 25% per annum
- Biz loans for targeting the small enterprises are given at a rate of 3% per month as it requires no security and has a high lending risk.
- Business loans targeting the large enterprises are given at a rate of between 25-28% and require securities.

Procedure for Accessing Services;

- For the salary loans, the applicant must be having an account with the bank and their salary must have come through the bank at least twice. The applicant will also need two guarantors with accounts at the bank.
- The other services are applied for at the bank and necessary collateral submitted.

Stanbic Bank Uganda Limited

Plot 17 Hannington Road

P.O Box 7131 Kampala

Tel: 0312-224600

Email: info@stanbic.co.ug

www.stanbic.co.ug

Contact: Account Executive, Personal and Business Banking

Branches:

Kampala (City Branch, Inland Revenue Branch, IPS Branch, Katwe Branch, Kireka Branch, Kyambogo Branch, Lugogo Branch, Makerere University, Mulago, Nakawa, Nakivubo and Wandegeya), Adjumani, Apac, Arua, Bundibugyo, Bushenyi, Busia, Entebbe, Fort Portal, Gulu, Hoima, Ibanda, Iganga, Ishaka, Jinja, Kabale, Koboko, Kabwohe, Kalangala, Kamuli, Kapchorwa, Karuguzza, Kiboga, Kigumba, Kihhihi, Kinyara, Kisoro, Kitgum, Kotido, Kumi, Kyotera, Lira, Lugazi, Luwero, Lyantonde, Malaba, Masaka, Masindi, Mbale, Mbarara, Mityana, Moroto, Moyo, Mpigi, Mubende, Mukono, Nebbi, Ntungamo, Pallisa, Rukungiri, Soroti, and Tororo.

Services:

- Loans, overdraft facilities
- Mortgages financing under the home loan department
- Leasing facilities for equipment that the client wants. It is based on 20:80% payment by client and bank respectively.

- Trade financing both local and international trade
- Account deposits (savings, current & fixed accounts) and money transfers.
- Bank Guarantees through the IBC section
- Provision of capacity building services to SMEs through its partner institutions

Cost of Services:

Varies depending on type of service being accessed; Leasing facility is based on a 20:80% payment by client and bank respectively for the entire leasing cost.

Procedure for Accessing the Services:

Application for the different services is got from the SME desk at any of the country wide branches. Application forms are submitted with the required documents for instance collateral depending on the service being accessed.

Standard Chartered Bank

Speke Road

P.O Box 7111 Kampala

Tel: 0414 237362

Fax: 0414 346193

www.standardchartered.com

Contact: Team Leader SME Banking

Branches:

Kampala (Speke Road, Garden City, Lugogo and William Street), Mbarara, Jinja and Mbale.

Services:

- Deposit Accounts; including savings, fixed and current account deposits.
- Bank overdrafts
- Loans; business financing loans and other short and long term loans.
- Bank Guarantees

Cost of Services:

Interest rates vary depending on size, service, and risk.

Procedure for Accessing the Services:

There is an SME desk to which SMEs can apply to access the various services offered by the bank.

Uganda Development Bank

Plot 15A Clement Hill Road,

Ruth Towers,

P.O.Box 7210, Kampala.

Tel: 0414 355510/ 355111

Fax: 0414 258571

www.udbl.co.ug

Contact: Chief Executive Officer

Organizational Brief:

UDB was established under a Decree of 1972. Since its establishment, the institution has been wholly owned by the Government. The main objective of the Bank is to promote and finance development in various sectors of the economy.

Services:

- Funding for medium term development projects
- Training of clients in business management
- Trade financing

Cost of Services:

Based on the repayment period and the prime lending rate.

Procedure for Accessing Services:

Proposals for funding are written and scrutinized by the appraisal committee who determine the viability of the project and recommend it for funding.

GroFin

Plot 6 Jinja Road

P.O box 22348, Kampala

Tel: +256 414 237482/3/4

Fax: +256 414 237 481

www.grofin.com

Contact: Chief Executive Officer

Organization Brief:

GroFin is a specialist private business development and finance company providing two critical factors for business success namely; access to capital and access to business services. They provide business support and capital needs of small and medium sized enterprises.

Services:

GroFin's business development assistance entails:

- Joint venture partnership; the entrepreneur is paired with a Business Development Manager, but business development assistance is always driven by the company's owners/management and structured according to their learning curve and operational capability.
- The entrepreneur receives intensive business development assistance during implementation of the business plan and is supported in adjusting the business planning where appropriate.
- After implementation, the client will receive ongoing assistance in the form of the following:

- Business counseling
- Review of the financial performance of the business
- Annual review of financial forecasts
- Introductions to networks where applicable
- Guidance on specific operational aspects of the business as requested
- Hand-holding support by The Business Development Manager who maintains a close relationship with the client throughout the finance term.

Cost of Services:

GroFin does not charge a fixed interest rate. Individual solutions are structured after having assessed the level of risk and of potential return of the venture. GroFin strives to establish a fair risk-reward relationship and offers entrepreneurs maximum flexibility to suit their specific needs.

Procedure for Accessing Services:

Application forms are online at www.grofin.com or can be provided on request. The initial business proposal submitted by the client will be assessed by GroFin followed by an assistance program that will enable the client to further improve the proposal, working towards the goal of a finance-able business plan.

United States African Development Foundation

Bakwanye House, Wampewo Avenue,
P.O.Box 11802 Kampala
Tel: 0312 260247/8, 0414 541837
Fax: 0414 541837

Contact: Programme Assistant

Organizational Brief:

The United States African Development Foundation (USADF) is an independent U.S. government agency founded in 1980 and works at the local level in Africa to promote economic growth. USADF's strategy for expanding opportunity in Africa uses a comprehensive approach and is targeted to provide African entrepreneurs, producer groups and economically marginalized communities with bridges to enhanced economic security.

Services:

- Enterprise Development Investments (EDI); this specifically targets small companies that are just beginning.
- Enterprise Expansion Investments (EEI); this targets the already developed companies but want to expand.

Cost of Services:

- The Enterprise Development Investments (EDI) is free and the grant covers a maximum of US\$ 100,000.
- The Enterprise Expansion Investments (EEI) is interest free and is payable over

a period of 5 years. Grant covers a maximum of US\$ 250,000.

Procedure for Accessing Services:

Project proposals are submitted to USADF and if the idea is satisfactory; then an application form is filled and submitted in order for the proposal to undergo evaluation.

3.0 MODULE THREE: ACCESSING BUSINESS DEVELOPMENT SERVICES FOR SMEs

There are a number of institutions providing business development services for SMEs, although they are mainly concentrated in Kampala and the central region. Some service providers provide regional programs to cater for those who are outside the access zone, however the services are intermittent and not easily available on demand.

The other key factor is the lack of standards for the kind of support programs. The absence of proper regulation for capacity building service providers has led to mushrooming of training and capacity building institutions that have very limited capacity, lack the expertise and necessary resources. However notable initiatives have been developed by government with support of development partners that are recommended for SMEs business development process. The institutions providing the services include Private, Government and NGOs.

Services under business capacity building and growth management include:

- i. Capacity Building, Training and Business Counseling services
- ii. Export Market Access,
- iii. Research & Product Development
- iv. Business Partnerships

The above segments are as detailed below;

3.1 CAPACITY BUILDING, TRAINING AND BUSINESS COUNSELING SERVICES

There are a number of institutions providing capacity building, training and business counseling services to SMEs. These range from Government, Private and NGO sector based institutions. Below are the institutions currently providing the services;

Business Uganda Development Scheme (BUDS), Private Sector Foundation Uganda

Plot 43 Nakasero Road
P.O Box 7683 Kampala
Tel: 041342163
Fax: 256 414 259109
Email: psfu@psfuganda.org
www.psfuganda.org

Contact: BUDS Scheme Manager

Program Brief:

BUDS is a scheme that offers financial support in form of cost-share grants to micro, small and medium enterprises (MSMEs) to enable them obtain and use market, technical or financial expertise for purposes of becoming more productive and competitive.

Services:

PSFU works through implementing agencies to provide business development services to the private sectors. Some of the services include the following:

- a) Enhance enterprise competitiveness through BUDS- cost share business financing to, matching grant technology acquisition funds, financial management grants to SMEs to enable them improve their cash flow management , prepare financial accounts and audits.
- b) Enterprise Skills linkages , business brand linkages, business plan competition and better business behavior schemes
- c) Developing infrastructure and financial services providing access schemes to licensed MFIs, and the financing of the Kampala Industrial and Business Park (KIBP)
- d) Improving the business environment though policy advocacy

Cost of Services:

Cost is based on a 50/50 cost-sharing basis between the firm and the Private Sector Foundation.

Procedure for Accessing Services:

Project proposals are submitted to PSFU/ BUDS and funds are given on a 50% reimbursable criterion.

Enterprise Uganda

Plot 38 Lumumba Avenue
P.O Box 24581 Kampala
Tel: +256 414 251810/ 0312261900/1
Fax: 0414 250968
Email: info@enterprise.co.ug
www.enterprise.co.ug
Contact: Director Finance and Administration

Organization Brief:

Enterprise Uganda is an institution designed to support the government in realizing its objective of promoting the development of SMEs to become the main vehicle for expanding production, providing sustainable jobs and enhancing economic growth.

Services:

- Business Health Check; the activity is designed to 'x-ray' the entire operations of the company in critical areas such as business concept, production and operations process, financial management and marketing so as to determine areas of strength, weaknesses, opportunities and threats.
- Entrepreneurship Training Workshops; this gives an opportunity for participants to become more familiar with the behavioral competencies of successful entrepreneurs.
- Business Opportunity Identification through a process of idea generation, idea screening and testing, business profiling and idea selection.
- Business Counseling and Advisory services for companies that have gone through the business health check exercise.
- Preparation of business plans to assist the entrepreneur to prepare a planning document that should inter alia be a useful management tool as well as a resource mobilization instrument from third parties including venture capitals and bankers.

Cost of Services:

Fees vary according to the type of service and duration

Procedure for Accessing Services:

All requests for support and or institutional collaborations with Enterprise Uganda are sent to the Executive Director.

Management Training and Advisory Center

Plot M175 Jinja Road Nakawa
P.O Box 4655 Kampala
Tel: +256 414 221011/2/3
Fax: 0414 223853
Email: admin@mtac.ac.ug
www.mtac.ac.ug
Contact: Senior Consultant

Organization Brief:

Management Training and Advisory Centre (MTAC) in Kampala, Uganda is a corporate body under the Ministry responsible for industry in Uganda. MTAC was established by an Act of Parliament in 1969 to promote industrial and enterprise development.

Services:

- Training in business management including diploma in human resource, entrepreneurship, and business management, ICT, computer science, office and records management and business administration ,
- Short courses in effective team building, sales and marketing, result oriented management, safety and health, debt collection, planning and budgeting skills etc.
- Research in markets and new products

Cost of Services:

Ranges depending on the service, customized courses cost Ushs 300,000 for four-day programmes.

Procedure for Accessing Services:

Applications for admissions are filled and submitted to the institution by qualified individuals; short training courses are applied for upon invitation by the institute.

Nakawa Vocational Training Institute

Jinja Road Nakawa
P.O.Box 20121 Kampala
Tel: 0414 220935/0772467280
Fax: 0414223493
Email: nakawa@nakawavti.ac.ug
www.nakawavti.ac.ug
Contact: The Principal

Organization Brief:

The Nakawa Vocational Training Institute was built with the Japanese Technical Assistance which equipped the workshops and provided the initial staff (experts) to train their Ugandan counterparts; the technical cooperation is still going on through Japan International Cooperation Agency.

Services:

- Training; including basic training in electronics, electrical installation and fitting, automotive repair and maintenance, wood work, plumbing and sheet metal, welding and fabrication and building.
- The institute also offers specialized training in the following fields; computer hard ware and soft ware, programmable logic circuit, refrigeration and air conditioning, electronic fuel injections and training for trainers.

Cost of Services:

The fee structure is Ushs 540,850 and 392,100 for boarders and non boarders for full time training per semester respectively. Part time training costs Ushs 326,650 and Ushs 655,195 for Ugandans and non- Ugandans per semester respectively.

Procedure for Accessing the Services:

For basic training courses, careful screening is done to identify suitable trainees and the minimum entry qualification is ordinary level. Training courses are advertised in the local press and applications are invited from qualified persons.

Uganda Women Entrepreneurs Association Limited

Plot 38 Lumumba Avenue

P.O Box 1002 Kampala

Tel: 25641343952

Email: uweal@enterprise.co.ug

www.uweal.co.ug

Contact: Program Manager

Organization Brief:

UWEAL, a company limited by guarantee was incorporated in October 1987 with the aim of promoting business women in Uganda.

Services:

- Saving clubs for members; this program helps members benefit from learning the savings culture and by gaining access to user-friendly loans.
- Mentorship programs for new women entrepreneurs matched with established members who have already achieved success in an area of interest.
- Training opportunities in ICT, networking, product costing and pricing and entrepreneurship development.
- Handicraft sector through provision of access to market, access to revolving fund to purchase materials, and free counseling on product improvement.
- Business counseling for members, who need assistance in generating business ideas, starting up a business, advice on finance sources, marketing of products and participating in trade fairs.
- Annual award recognitions for women who excel in their business developments, profession or industry.

Cost of Services:

Members pay an annual subscription fee and can thereafter access the services free of charge.

Procedure for Accessing the Services:

Service access is member-based. UWEAL also carries out a number of capacity building activities and trainings in collaboration with UIA.

Aclaim Africa

Kisozi Complex
P.O Box 72021 Kampala
Tel: 0414 340086/231040
Fax: 0414 231046
Email: administration@aclaimafrica.com
www.aclaimafrica.com
Contact: Training Manager

Organization Brief:

Aclaim Africa is a management and training consultancy that transforms organizations by strengthening management for competitiveness and growth.

Services:

- Training for groups in financial and human resource management
- Business development support in human resources, strategic development, and executive recruitment.
- Consultancy and capacity building services.

Cost of Services

Ranges from Ushs 400,000 depending on the service being accessed.

Procedure for Accessing the Service:

SMEs apply for these services either as a group or as individuals.

British Council

Rwenzori Court Building
P.O Box 7070 Kampala
Tel: 0414 560800
Fax: 0414 254853
Email: info@britishcouncil.or.ug
www.britishcouncil.or.ug
Contact: Information Manager

Organization Brief:

The British Council is the UK's international organization for educational and cultural relations. Association with the British Council provides opportunities for international networking, links with British individuals and organizations, as well as opportunities for market positioning and enhancing corporate images and reputation.

Services:

- Training in basic business management skills through the management forum and interactive upcountry engagements.
- Information Dissemination through the Information Center which allows the SME

to access soft/ basic business skills.

Cost of Services:

Services cost an average of Ushs 355,000 for membership in the management forum per annum.

Procedure for Accessing the Services

Application forms are filled and an annual subscription fee paid in order to access the various services offered by the British Council. The fees are payable every year.

Kyambogo University

Kyambogo Jinja Road
P.O Box 1 Kyambogo
Tel: 0414 285037/ 287343/ 287502
Fax: 0414 220464
Email: arkyu@kyambogo.ac.ug
www.kyambogo.ac.ug
Contact: Academic Registrar

Organization Brief:

Kyambogo university is a new University but has a rich history which dates as far back as 1928. The university has embraced the fields of science, technology, education and special needs and rehabilitation as its core areas of training and research.

Services:

- Training in entrepreneurship and practical skills development
- Research in science and technology

Cost of Services:

Depends on service being accessed; tuition fees are paid on a semester basis.

Procedure for Accessing Services:

Applications are submitted to the university by qualified applicants.

Makerere University Business School Entrepreneurship Centre

Plot M118 New Portbell Road
P.O Box 1337 Kampala
Tel: 0414 338120/5/6
Fax: 256414 502921
Email: entre-shipcentre@mubs.ac.ug, entrecentre@yahoo.com
www.mubs.ac.ug
Contact: Director

Organization Brief

MUBS is a leading institution providing business and management education in Uganda. It also facilitates professional development, promotes entrepreneurship and research. In order to deliver the above services efficiently, the school set up an entrepreneurship centre in 1998 to link Makerere University Business School to the business community/private sector.

Services

- Training in form of regular (off the shelf) training programs, business start-up/business planning, book keeping, marketing, management and leadership, customer care, costing and pricing, retail management, finance for non-finance managers, project planning and management, taxation for small businesses, communication skills and tailor made programs for respective clients
- Business clinics in which entrepreneurs are encouraged to discuss their operations with facilitators who diagnose their problems and facilitate in solving them.
- Business information to local enterprises/ entrepreneurs.
- Business and management extension services including on-site problem diagnosis and graduates placement and research for enterprises.
- Consultancy work ranging from training needs assessment, designing of training materials including training manuals, undertaking feasibility studies and business plans to recruitment and evaluation of staff.

Cost of Services:

Prices range from Ushs 100,000 to Ushs 700,000 depending on the kind of service being accessed. Business clinic services are free of charge.

Procedure for Accessing Services:

Application forms are picked from the institution upon invitation for applications for both short and long term courses.

Telesat International

Platinum House 2nd Floor Room B4/B3

Tel: +256 712 807716

info2fahd@yahoo.com

www.telesatinternational.net

Contact: Chief Trainer

Organization Brief:

Telesat International was formed to play a leading role in poverty alleviation by sensitizing and training the public in entrepreneurship, micro industry to favorably compete on the international market.

Services:

- Training in production and packaging
- Supply of cost effective micro industrial machinery and equipment
- Supply of industrial chemicals required for the respective projects

- Capacity building through imparting basic business management skills

Cost of Services:

Prices range from Ushs 50,000 per person to Ushs 900,000 for group trainings depending on the type of training being accessed.

Procedure for Accessing Services:

Proposal for trainings is submitted to Telesat International.

Uganda Institute of Information and Communications

Plot 9-21 Port Bell Road Nakawa

P.O Box 7187 Kampala

Tel: 0414 221154/ 220490

Fax: 0414 222266

Email: info@uict.ac.ug

www.uict.ac.ug

Contact: The Registrar

Organization Brief:

The institute is a leading centre of excellence, supporting ICT enabled human resource development in Uganda and beyond.

Services:

- Training including short tailor made courses to suit demand of SMEs
- Research in markets and product development
- Capacity building through trainings in ICT and basic business management skills.

Cost of Services:

Depend on the kind of services being accessed.

Procedure for Accessing Services:

Applications are submitted to the institute upon invitation by the institute. This is done through the local press. Applications are submitted with proof of qualifications.

Uganda Management Institute

Plot 44-52 Kampala-Jinja Highway

P.O Box 20131 Kampala

Tel: +256 414 259722/0412 39722

Email: admin@umi.ac.ug

www.umi.acug

Contact: The Principal

Organization Brief:

UMI is Uganda's premier centre for management training, research and consultancy. Taking up a course at UMI exposes one to a whole new world of management experience and helps one to look at management in a different perspective.

Services:

- Short courses ranging from one day to two weeks, at Kampala and outreach Centre in Mbarara.
- Tailor made courses to organizations depending on specific needs, secretarial training, records management, business and finance and accounting, ICT, general management and HR development management.
- Global distance learning centers for cost effective demand driven capacity building programmes and communication services to development practitioner.
- Market research

Cost of Services:

Depends on the type of service required

Procedure for Accessing the Services:

Applications are submitted to the institute upon invitation of applications by the institute.

Uganda Investment Authority- SME Desk

Plot 22B Lumumba Avenue, Twed Plaza

P.O Box 7418, Kampala.

Tel: 0414 301154, 0414 301000

Fax: 0414 301151

Email: info@ugandainvest.com

www.ugandainvest.com

Contact: Assistant Director SPD

Organization Brief:

The Uganda Investment Authority (UIA) is a semi-autonomous government agency operating in partnership with the private sector and government to drive national economic growth and development. UIA is the one-stop center for both local and foreign investors.

Services:

- Entrepreneurship training in partnership with Enterprise Uganda, UWEAL, MUBS and MTAC
- Business health check
- Business registration for foreign SMEs and issuing of investment licenses.
- Business opportunity identification

Cost of Services:

Costs are generally free of charge

Procedure for Accessing the Services:

Proposals and applications for investment licenses are submitted to UIA

FIT Uganda Limited

351A Balintuma Road
P.O Box 24060 Kampala
Tel: +256 414 532393
Fax:+256 0414 532391
Email: info@fituganda.com
www.fituganda.com
Contact: Principal Consultant

Organization Brief:

FIT is Uganda's leading private sector business development consulting company that has grown to provide capacity building and facilitation support to the small and medium enterprises in Uganda through service providers.

Services:

- Training and providing business counseling, tailored made capacity building, organization of information exchange forums, exposure and placements etc.
- Good governance; SME policy research and providing strategic planning and business environment scanning

Cost of Services:

Charged per day depending on the type of services being accessed.

Procedure for Accessing the Services:

Application for services is submitted to FIT Uganda.

Bergen Consult (U) Limited

Plot 678 Rubaga Road
P. O. Box 23937
Kampala
Tel: 256 0312-297500
Mob: 256 0782-369455, 256 077-576904
E-mail:jbergen_co@yahoo.co.uk
Website: www@bergenconsult.com

Contact: Operations Manager

Organization Brief:

Bergen Consult (U) Limited is an indigenous consulting company whose main purpose is to build capacity in both public and private entities. The company uses a holistic approach to assist businesses to arrive at solutions that enable continued and sustained growth in a competitive world. The company encourages and trains SME's to adopt best practises while running their businesses.

Services:

- Training and capacity building in areas of financial management.
- Feasibility Studies, Business Plans, Baseline Studies, Management Studies and Planning, Project Planning and Management.
- Cost benefit analysis and impact studies.

- Monitoring and evaluation and designing of exit strategy/expansion models for businesses/projects.
- Business health checks and advisory services.

Cost of Services:

Charges are determined on a case by case basis depending on the size and duration of the assignment.

Procedure for Accessing the Services:

Direct enquiries made to the firm.

Savimaxx Limited

Plot 843 Shelter Road
Access Road, North-South Close- Junction
Naalya Estate
P. O. Box 25250
Kampala
Tel: 256 414 230430
Mob: 256 712 654651
E-mail: matagisamuel@yahoo.com
[0712654651@sms.ugandatelcom.com](sms:0712654651@sms.ugandatelcom.com)

Contact: Chairman

Organization Brief:

Savimaxx Limited is Uganda's premier indigenous environmental management consulting company whose main aim is to advise its clientele on how to carryout business in an environmentally friendly way, while at the same time making profits. The company encourages SME's to protect the environment and sustainable use of natural resources for this generation and other generations to come.

Services:

- Environmental Impact Assessments, Environmental Audits, Natural Resources Management, Environmental Engineering, Industrial Development, Tourism Development and Community Development.
- Feasibility Studies, Business Plans, Forest Management Plan, Baseline Studies, Management Studies and Planning, Project Planning and Management.

Cost of Services:

Charged per day at 500,000/= per consultant usually a minimum of 10 days.

Procedure for Accessing the Services:

Direct inquires or Terms of Reference submitted to Savimaxx Limited.

Business Clinics Services Limited

P.O Box 214161

Kampala
Tel: +256 772444609
Email: kyalibullia@yahoo.com
Contact: Managing Director

Services:

- Business plan development.
- Product development and market research.
- Entrepreneurship training.

Cost of Services:

Ranges up to Ushs 300, 000 per day depending on the kind of service.

Procedure for Accessing Services:

Proposals and or applications are submitted to the Managing Director

Center for Economic Empowerment of Women of Africa:

Kiwafu, Kansanga
P.O Box 9063 Kampala
Tel: 0414 269477
Fax: 0414 269469
www.ceewauganda.org
Contact: Coordinator

Organization Details;

CEEWA was created to articulate regional, and country specific strategies to address the cause of poverty and lack of economic empowerment for women in Africa.

Services:

- Financing of women based projects.
- Gender & economic decision making.
- Women and entrepreneurship development through ICTs and agriculture.

Cost of Service:

Costs are tagged to the category of membership

Procedure for Accessing Services:

Beneficiaries must first register with the organization.

Voluntary Action for Development

Kiyindi Zone, Bukesa
P.O Box 22281 Kampala,

Tel: 0414 534068

vad@vad-ug.org

Contact: Executive Director

Organization Brief:

VAD is an NGO formed to empower the rural poor communities to participate in social and economic development through training and resource mobilization.

Services:

- Training in basic business management skills.
- Business Identification.
- Credit facilities to communities

Cost of Services:

Free (funded by donor agencies), credit facilities are based on a fixed rate.

Procedure for Accessing the Services:

Application for services is submitted to VAD by the intending beneficiary.

Uganda Network of Businesses (UNB)

Kisenyi LC1 Zone, Bwaise 1 Parish, Kawempe Division,

Near Pimbas Secondary School

P.O Box 35245, Kampala

Tel: 0772 844195, 0712 841805

Email: ugnb2006@yahoo.com

Contact: Executive Director

Organization Brief:

UNB is a fully registered MSME membership business organization acting as a key contributor to job creation for sustainable economic growth and development with an ultimate goal of poverty eradication and prosperity for all.

Services:

- Evidence based policy research, lobbying and advocacy for favorable business environment
- Training and capacity building for MSMEs
- Information sharing and networking for members
- Promotion of introduction of new technologies in the value chain, new products, new methods of carrying out business among the MSMEs
- Linking members to access credit from Pimbas Savings, Cooperative and Credit Society (SACCO).

Cost of Services:

The beneficiary pays a membership fee comprising registration fee of Ushs 15,000 and an annual subscription fee of Ushs 10,000 and can thereafter access the services free of charge.

Procedure for Accessing Services:

Services are open to those already in business and upcoming entrepreneurs, you can just walk-in the offices and fill in the registration form.

3.2 EXPORT MARKET ACCESS

A number of institution were established to provide support towards the development of export potential of local businesses, access to export markets and assist potential SME exporters through capacity building on export related concerns, like quality and standards, documentations, marketing, negotiations, packaging for export and product handling of exported products.

Ministry of Tourism, Trade and Industry

3rd Floor, Farmers House, Parliamentary Avenue

P.O Box 7103 Kampala

Tel: 256 414 343947

Email: mintrade@mtti.go.ug

www.mtti.go.ug

Contact: Senior Commercial Officer

Organization Brief:

The Ministry was formed out of a merger of the Ministries of Tourism, Wildlife and Antiquities, Ministry of Cooperatives and Marketing, Ministry of Commerce and Ministry of Industry and Technology.

Services:

- Education about trade opportunities & partnerships with other countries.
- Local & International Exporting Certificates for entrepreneurs engaged in trade.
- The Juakali Initiative that targets small scale producers like metal fabricators, carpenters, and shoe makers etc.
- The warehouse receipt system mainly targeting coffee producers and traders.

Cost of Services:

Costs are generally free or highly subsidized depending on the kind of service being accessed. Costing for the Juakali Project is yet to be determined.

Procedure for Accessing the Services:

The Juakali project will be accessed as a group and therefore it is advisable for SMEs to join the association so as to benefit from the common facility centers.

Uganda Export Promotion Board

Conrad Plaza, 82 Entebbe Road
P.O Box 5045 Kampala
Tel: 0414230233/236107/0312-262591
Fax: 0414259779
Email: uepb@starcom.co.ug
www.ugandaexportsonline.com
Contact: Executive Director

Organization Brief:

UEPB is a public trade promotion organization which operates under the Ministry of Tourism Trade and Industry (MTTI).

Services:

- Participation in Trade
- Counseling and Support to Traders
- Issuing Export Registration Certificate
- Training of exporters in export market entry and management. Provide advisory services on design, packaging and labeling for exports.
- Provide technical advice on export agreements.
- Advise on export finance schemes.

Cost of Services:

Ranges from Ushs 5,000 to Ushs 500,000

Procedure for Accessing the Services:

Application for various services is made to the Board attached with the necessary business documents.

3.3 TRADE, RESEARCH, PRODUCT DEVELOPMENT AND INITIATIVES FOR SMEs

These are basically programmes that are specifically targeted at SMEs and aimed at providing services that enhance their growth and development. Most of these are government initiatives implemented with partnership from development agencies whereas others are sector specific programmes and organizations that provide services to SMEs. The following are some of the initiatives;

African Center for Trade and Development (ACTADE)

P.O Box 16452 Kampala
Tel: 256-414253967
Fax: 256-414 346456
Email: actade@actade.org
www.actade.org
Contact: Program Assistant

Organization Brief:

ACTADE is an independent, non-political, non-governmental organization fully registered under the laws of Uganda. It was established for the purpose of influencing and facilitating the development and promotion of trade and sustainable development through generating innovative policy ideas and policy alternatives in order to address both short and long term public policy challenges in the ever changing global, regional, national and local contexts.

Services:

- Training in entrepreneurship and basic business management skills
- Market research for both local and international markets.
- Project management and evaluation
- Business strategy development

Cost of Services:

Depends on the kind of service being accessed

Procedure for Accessing the Services:

Applications for the different services are submitted to ACTADE.

National Agricultural Research Organization (NARO)

Plot 3, Lugard Avenue, Entebbe

P.O.Box 295 Entebbe

Tel: 0414 320512, 320341/2, 320178

Fax: 0414 321070

Email: dgnaro@infocom.co.ug

Contact: Director General

Organization Brief:

NARO is the apex body for guidance and coordination of all agricultural research activities in the national agricultural research system. It is a public institution established by an Act of Parliament which was enacted in 2005.

Services:

- Provision of agricultural research funds through the competitive grants scheme that is guided by the principles of the PMA.
- Implementation of the National Research System based on research, development and technological transfer in the agricultural sector.

Procedure for Accessing Services:

Project proposals are submitted to NARO upon call for proposals; this is written based on the indicated guidelines.

Textile Development Agency/ UNIDO

Coronation Rise, Bukoto
Near Radio Simba
P.O.Box 7184 Kampala
Tel: 0414 505958, 0752 438732
Fax: 0414 286767
Email: ugandatextiles@gmail.com
Contact: Administrator

Organization Brief:

TEXDA is a Non Governmental Organization established in October 1999 through Phase I of the Uganda Integrated Program, a joint initiative between United Nations Industrial Development Organization (UNIDO) and the Government of Uganda. TEXDA was established as a training support organization to address inadequate skills, a major constraint in the textile industry.

Services:

- Consultancy for business development services
- Training in basic management skills for stakeholders in the textile sector
- Business Clinics and exhibitions organized to promote member's products.
- Market Access and research for both local and international markets.

Cost of Services:

Costs depend on size and location of the project

Procedure for Accessing Services:

Application for the services is applied for by the SME.

Uganda Industrial Research Institute

M217 Nakawa Industrial Area, Kampala
P.O. Box 7086 Kampala
Tel: 0414 286124
Fax: 0414 286695
Email: mail@uiri.org
www.uiri.org
Contact: Director, Process & Industrial Production Systems

Organization Brief:

UIRI is a parastatal institution under the auspices of the Ministry of Tourism Trade and Industry. Its vision is to be a model institution and a centre of excellence or the incubation of industry and a pioneer of self-financing research and development to elevate the level of technology in Uganda and the region.

Services:

- Technology incubation and development.
- Capacity building through training and support services.
- Leasing of machines

Cost of Services:

UIRI sponsors 5% of entire project cost and the rest of the costing is met by the entrepreneur.

Procedure for Accessing Services:

Proposals are submitted to UIRI and some of the trainings are conducted on invitation of participants.

Uganda National Council of Science and Technology

Plot 3/5/7 Nasser Road

P.O Box 6884 Kampala

Tel: 0414705500

Email: uncst@starcom.co.ug

www.uncst.go.ug

Contact: Head Science and Technology Outreach

Organization Brief:

The UNCST was established as a semi-autonomous government agency with its line ministry as the ministry of Finance, Planning and Economic Development.

Services:

- Financial support to innovators and research in science and technology.
- Technical training for entrepreneurs.
- Marketing & publicity of products

Cost of Services

Free since most projects are donor funded.

Procedure for Accessing Services:

Proposals for funding of projects are submitted to UNCST upon the call for proposals. These are then scrutinized by a select committee to assess project viability.

Uganda National Chamber of Commerce and Industry

1st Floor Jumbo plaza
P.O.Box 3809 Kampala
Tel: 0414503024
Fax: 04142030231
Email: info@chamberuganda.com
www.chamberuganda.com
Contact: Chairman

Services:

- Business profiling.
- Market identification and entry.
- Product survey.
- Handholding and support to upcoming enterprises

Cost of Services:

Tagged at the category of membership

Procedure for Accessing Service:

Application for the services is made to the chambers; registration of new members is done by the secretariat.

Energy for Rural Transformation

Amber House Room B207
P.O Box 7270 Kampala
Tel: 256 312 264095
Email: rea@rea.or.ug
www.rea.or.ug
Contact: Administrative Assistant

Programme Brief:

Energy for Rural Transformation (ERT) is a private sector led ten-year programme that was developed by the Government of Uganda with support of IDA/GEF. The overall goal of this programme is to increase electricity access in rural areas from 1% to 10% by 2012. Rural electricity coverage has in the past three years increased to about 4%. Projects under the programme benefit from subsidies to buy down capital costs.

Services:

- Small revenue energy power investment in bio fuels, solar energy technologies
- Financing of rural energy projects

Cost of Services

Cost is based on a cost sharing basis

Procedure for Accessing Services:

Proposals for funding of rural electrification projects are submitted to ERT and funding is given on the basis of feasibility of the project.

Northern Uganda Social Action Fund

Prime Minister's Office
Clement Hill Road
P.O.Box 341 Kampala
Tel: +256 31263356 Kampala
+256 47132523 Gulu.
Fax: 0312263357
Contact: Liaison Officer

Programme Brief:

NUSAF is a funding mechanism which has been initiated by Government of Uganda with assistance from the World Bank. It was initiated to contribute towards efforts to reduce poverty in Northern Uganda covering 18 districts of West Nile, Acholi, Lango, Teso and Karamoja sub regions.

Services:

Services provided at community levels include:

- Review of proposals for funding and provide funding for community projects
- Appraise community projects and action plans to ensure compliance and successful implementation
- Leadership development and capacity building of sub-county trainers and facilitators so as to improve on business quality.

Cost of Services:

Services are provided free of charge.

Procedure for Accessing Services:

Project proposals are submitted to NUSAF for funding and funds are disbursed depending on feasibility of the project.

Support to Feasibility Financial Institutions and Capacity Building Efforts (SUFFICE)

Plot 33 Lumumba Avenue
5th Floor Murtalla Courts
P.O Box 29239 Kampala
Tel: +256 414236554/ 236555/ 0312261570/1
Fax: +256 414232487
Email: bmutabazi@suffice.or.ug

www.suffice.or.ug

Contact: Programme Manager

Organization Brief:

SUFFICE is a cooperation between the Government of Uganda and the European Union and is established to strengthen the Microfinance Industry in Uganda.

Services:

- Provision of subsidies to purchase hardware or engage consultants
- Capacity building through subsidies for field exchange trips, contracting technical advisors to improve financial administrations and loan tracking systems,
- Training to board members in good governance and training of management in transparency issues and best practices.
- Support towards new product development (innovative financial services such as insurances, faster and better money transfers and more attractive deposit services
- Credit to smaller MFIs and bank guarantees to the bigger institutions to beef up their lending capacity.

Cost of Services:

Based on a cost sharing criterion

Procedure for Accessing the Services:

Financial institutions that want to rollout proven delivery mechanisms or introduce new ones can submit proposals to SUFFICE for support through a cost-sharing mechanism of costs and risks.

Rural Finance Service Programme

6th Floor, Communications House

P.O Box 27733 Kampala

Tel: +256 414 250651/237605

Fax: +256 414 250645

Email: mfoutreach@mfoutreach.org

www.mfoutreach.org

Contact: Project Officer

Programme Brief:

In response to the challenge of growing poverty, the GOU developed a Poverty Eradication Action Plan in 1997 as a framework for national planning. The Microfinance Outreach Plan was therefore established to contribute to the coordinated development of financial services especially rural finance.

Services:

- Money lending and guarantees to microfinance and savings and cooperative societies
- Savings promotion through SACCOs
- Training in entrepreneurship and business management skills.

Cost of Services:

Trainings are free; loans have a fixed repayment period at a soft interest rate.

Procedure for Accessing the Service:

Project proposals are submitted to the Microfinance Outreach Plan/ Rural Finance Service Programme secretariat.

Micro Finance Support Center Limited

Plot 46 Windsor Crescent, Kololo

P.O Box 33711 Kampala Uganda

Tel: 0414 233665, 0312 263779

Fax: 0414 233673

Email: msc@utlonline.co.ug

Contact: Administrative Assistant

Organization Brief:

The MSC is charged with the management of the rural microfinance support projects which is a follow up on the Poverty Alleviation Project and is funded by the African Development Bank and the Government of Uganda.

Services:

- Credit and savings mobilization through micro finance institutions and enables target groups across the country to access credit.
- Institutional capacity building for partner institutions through training in governance and management of community based financial organizations, loan appraisal, risk, fraud and internal controls, financial analysis, product pricing and management information systems among others.
- Loans for micro finance institutions and savings and cooperative societies (SACCOs).
- Training in credit and financial management for partner organizations (registered institutions i.e. companies, NGOs and SACCOs).

Cost of Services:

Costs are 30% less the interest rate charged on the commercial loan with a two year loan period and a grace period of 3 months.

Procedure for Accessing the Services:

Interested organizations make a written application to the nearest MSC regional office

giving a brief background of the organization, its activities and intended areas of operations. The organization is then issued with a loan application form to complete and return to the regional office with the required documents. The application then undergoes an appraisal process.

Uganda Cleaner Production Center

Plot M217 Jinja Road
P.O Box 7184 Kampala Uganda
Tel: 256 414 287938/ 0414 287958
Fax: 256 414 287940
Email: ucpc@ucpc.co.ug

www.ucpc.co.ug

Contact: Technical Officer

Organization Brief:

UCPC is a joint project of the Government of Uganda and the United Nations Industrial Development Organization (UNIDO) and is one of more than 35 already established national cleaner production centers. Its main objective is to help companies reduce operating costs through increased overall resource efficiency, especially in the use of materials, water and energy.

Services:

- Provide technical advice, non precautions on managing potential polluters , systems to prevent, work place safety and environmentally sound products and packaging
- Training on how to establish cleaner production process, and training staff on cleaner production techniques.
- Environmental management and promotion of energy efficient production processes

Cost of Services:

Depends on the size of the enterprise

Procedure for Accessing Services:

Applications are submitted to the UCPC offices.

Uganda Gatsby Trust

Faculty of Technology Makerere University Rm 213
P.O Box 7062 Kampala
Tel: +256 414 531048
Fax: 0414 531048
Email: gatsby@tech.mak.ac.ug
www.gatsby.co.ug

Contact: Business Development Manager

Organizational Brief:

Uganda Gatsby Trust is a Non-Governmental Organization whose purpose is to support small manufacturing and value adding businesses with the potential to grow. It was established with seed funding from the Gatsby Charitable Foundation in the United Kingdom.

Services:

- Training Courses; UGT organizes tailor-made training courses for managers and artisans of MSEs to address managerial and technical skills deficiencies.
- Business development services through sending staff members to offer extension services to interested enterprises with the aim of diagnosing their problems and formulating appropriate solutions, and preparing well articulated business plans for the enterprise.
- UGT Credit Programme; funds have been set aside for a revolving fund from which Gatsby Club members can access loan finance to meet their working capital needs and or purchase machinery to improve on their technologies.

Cost of Services:

Depend on service; visit their office or their website for procedures and costing.

Procedure for Accessing Services:

UGT deals with enterprises involved in value addition to raw materials and these include; metal fabricators, food processors, textile and garments, wood craft and carpentry, printing and graphics production, ceramics and building materials, grain milling and leather products. To qualify for UGT services, an enterprise must therefore be operating under the above mentioned categories.

Rural Electrification Agency

10th Floor Workers House, Pilkington Road

P.O Box 7317 Kampala

Tel: +256 312-264095

Email: rea@rea.or.ug

www.rea.or.ug

Contact: Project Monitoring and Evaluation Officer

Organization Brief:

REA is a semi autonomous body under the Ministry of Energy and Mineral Development established to operationalise government's rural electrification functions under a public-private partnership.

Services:

- Maintain a national database on rural electrification.

- Promoting and Facilitating rural electrification projects.
- Receive and review applications for subsidy for private rural electrification projects.
- Monitor and evaluate rural electrification projects.

Cost of Services:

Based on a cost-share mechanism

Procedure for Accessing Services:

- Expression of interest to REA on concept, development and site, obtaining permits from REA to undertake studies.
- With the support of the Electricity for Rural Transformation program in PSFU, support can be provided for the feasibility study.
- Submit formal applications including studies and business plan to REA indicating subsidy requirements.
- Proposals for funding of rural electrification projects are written and submitted to REA and the appraisal team scrutinizes to assess their feasibility.

UNIDO Mastercraftsmanship Programme

UMA Showground

P.O Box 7725 Kampala

Tel: +256 414 574527

Fax: +256 414 259807

www.ussiauganda-tripod.com

Contact: Senior Consultant

Services:

- Training in entrepreneurship
- Customer needs assessment
- Finance acquisition
- Business management services for entrepreneurs

Cost of Services:

Depends on service being accessed

Procedure for Accessing Services:

Applications and or proposals are submitted to the UNIDO Master Craftsmanship programme directors.

3.4 BUSINESS VENTURE SUPPORT

DANIDA B2B Programme

Plot 4 Nile Avenue
1st Floor, East African Development Bank Building
P.O. Box 8772 Kampala
Tel: 0414 349312/3
Fax: 0414 341856
Email: secretary@hrdpdanida.org
Contact: Country Manager

Programme Brief:

Danida's B2B is under the PSD (Private Sector Development) Programme and provides consulting services and financial support for establishing cooperation between Danish enterprises and enterprises in developing countries in Asia, Africa and Latin America.

Services:

- Consulting services for establishing cooperation between Danish enterprises and Ugandan enterprises.
- Financial support for development projects.
- Mixed credits through provision of interest free loans

Cost of Services:

- The enterprise bears the full responsibility for the cooperation. The B2B Programme only provides consulting services and grants to cover some of the costs related to setting up the business cooperation.
- Subsidized support rendered does not exceed 90 per cent of total project costs.

Procedure for Accessing the Services:

Proposal for cooperation is submitted to DANIDA.

International Labor Organization

Plot 38 Lumumba Avenue Nakasero
P.O Box 24581 Kampala
Tel: +256 414 251810, 0414 343204
www.ilo.org

Services:

- Training in human resource
- Advisory services for business management.
- Business health check through conducting of the strength, weaknesses, opportunities and threats of the business and prescribing appropriate solutions.
- Business opportunity identification

Cost of Services:

Based on a cost sharing mechanism

Procedure for Accessing Services:

Proposal for accessing the different services is submitted to the appraisal who then vets it for funding.

SNV Uganda- Netherlands Development Organization

Plot 36 Luthuli Rise Bugolobi

P O Box 8339 Kampala

Tel: 0414 563200/250, 0312 260057/8

Fax: 0312 260060

Email: uganda@snvworld.org

www.snvworld.org

Contact: Country Director

Programme Brief:

SNV is a Dutch funded international development organization providing economic development advisory services that increase productivity, income and employment through value chain actors in agricultural sub sectors honey, horticulture and oil seed.

Services:

- Linkages to financial services and business development services
- Capacity development for improved governance
- Chain development for improved efficiencies
- Facilitation of sub sector platforms for better competitiveness

Cost of Services:

Subsidized

Procedure for Accessing the Services:

Enquiries to any of the portfolio offices in Mbale, Kampala, Arua and Fort Portal.

Swedish International Development Agency (SIDA)

Plot 24 Lumumba Avenue

P.O .Box 22669 Kampala

Tel: +256 414-340970

Fax: 0414-340979

Contact: Program Officer, Trade, Private Sector & Rural Development

Services:

- Private sector enhancement through business linkage support
- Supporting of exports of organic products from Africa.

Cost of Services:

All services are support grants and are therefore accessed free of charge.

Procedure for accessing the services

Funding is accessed through partners like Enterprise Uganda.

World Bank

Rwenzori House Plot 1 Lumumba Avenue

P.O Box 4463 Kampala

Tel: 0414 231061

www.worldbank.org.ug

Contact: Country Representative

Services:

- Provision of business credit through partner institutions
- Business Consultancy and support for training in entrepreneurship.

Cost of services:

Cost share basis and others are on grants, and loans basis.

Procedure for accessing the services:

Proposals for funding are submitted to the World Bank and funds are disbursed based on a feasibility study done by an appraisal team.

Dutch PSOM

Juliana van Stolberglaan 148

P.O. Box 20105

2500 EC the Hague, the Netherlands

T (+31) 070 778 83 83

F (+31) 070 335 29 62

Programme Brief:

The Programme for Cooperation with Emerging Markets (PSOM) is a Dutch governmental programme

that aims at encouraging (Dutch) investments in emerging markets in Eastern Europe, Africa, Asia, the

Middle East and Latin America. The programme is financed by The Netherlands Ministry of Foreign

Affairs (Development Cooperation) and The Netherlands Ministry of Economic Affairs.

Services Offered:

- PSOM stimulates pilot investments in the private sector and promotes long term trade relations as the driving force behind sustainable economic development in countries in transition and developing countries.
- PSOM finances projects to ease some of the initial risks that companies will face when investing in these countries.

Procedure for Accessing Services:

The Applicant that submits the proposal must be a company registered in The Netherlands with

exception of proposals from Cape Verde, Malawi, Mali, Mozambique, Rwanda, Uganda and Zambia. The following criteria must also be considered;

1. The Applicant must be a company registered in the commercial register at the Chamber of Commerce in The Netherlands with exception of projects in Cape Verde, Malawi, Mali, Mozambique, Rwanda, Uganda and Zambia.
2. Foundations and NGO's are excluded from applying for PSOM. Non-profit foundations and NGO's can also not be the recipient in a project. Foundations and NGO's may however be part of a consortium and take part in a PSOM project as a Project Partner;
3. For projects financed by the Ministry of Economic Affairs, the applicant must have substantial economic activity in The Netherlands in terms of turnover and/or employment. Projects suggesting major or complete transfer of economic activities, for example by outsourcing outside the Netherlands, will not be taken into consideration.

Pro€Invest

Avenue Herrmann-Debroux 52
B-1160 Brussels
Belgium
Tel: + 32 2 679 18 50
Fax: + 32 2 679 18 70
Email: infos@proinvest-eu.org

Contact: Pro€Invest Management Unit Manager:

Programme Brief:

Pro€Invest is an EU-ACP (Africa, Caribbean and Pacific) partnership programme developed and undertaken by the European Commission on behalf of the ACP countries. The objective is to promote investment and technology flows to enterprises operating within key sectors in the ACP States. This will be achieved through a two dimensional approach: to support intermediary organizations and professional associations and to develop inter-enterprise partnerships.

Services:

- Capacity building of private sector intermediaries; Pro€Invest supports and strengthens the work of professional organizations (namely chambers of commerce and industry, employers' federations), investment promotion

agencies, financial institutions and consultants' associations whose activities contribute to the improvement of the environment for business and the development of companies.

- Supporting the key sectors; the programme facilitates the promotion of investments and the conclusion of north-south and south-south partnership agreements between enterprises in key economic sectors which reflect ACP regional priorities.
- Individual company support; Pro€Invest provides co-financing for technical assistance to enterprise projects in the key sector identified.

Cost of Services:

Organizations may apply for assistance from Pro€Invest, on a cost-sharing basis, to develop and optimize their capacities. Programme activities are co-financed by the beneficiaries (one third) and Pro€Invest (two thirds) of total costs.

Procedure for Accessing Services:

Application for assistance is made by filling the request form for assistance to enterprises and submitted to the Pro€Invest Management Unit at the Center for Development of Enterprise.

Center for Development of Enterprise (CDE)

Regional Office- Eastern Africa
State House Avenue/ Liaison House
4th Floor
P.O. Box 49568 Nairobi, Kenya.
Tel: +254 20 2732285
Fax: +254 20 2732045
Email: vme@cde.int

Programme Brief:

CDE is an ACP (African, Caribbean and Pacific)/ EU joint Institution created in the framework of the Cotonou Agreement. Its objective is to ensure the development of professional ACP enterprises operating in the private sector.

Services Available:

CDE's support to ACP enterprises and intermediary organizations are organized in the two-fold approach;

- A structured (with 3-5 year term) approach via programmes for groups of enterprises and intermediary organizations; Identify and support the activities of the most promising private sector companies of few sectors with highest potential for economic and social development in ACP countries. (up to 2/3 of the budget);

- An ad hoc assistance to individual enterprises, intermediary organizations and service providers of the private sector.

Cost of Services

CDE covers up to 2/3 of the budget and the beneficiary SME covers the remaining 1/3.

Procedure for Accessing Services:

Application for assistance is made to CDE and the selection is done on the basis of comparative advantages; sustainable growth potentials; innovation and emulation perspectives; partnership potentials and socio-economic merits (internal economic linkages, cumulated value-added, employment and productivity improvement). Application and proposal guideline forms can be got from the website www.cde.int or contact the regional office.

4.0 MODULE FOUR: OTHER BUSINESS SUPPORT SERVICES:

- i. Legal Service, Arbitration and Justice
- ii. Business Associations
- iii. Auditing Services
- iv. Practical Taxation Tips and Incentive Regimes for SMEs

4.1. LEGAL SERVICE, ARBITRATION AND JUSTICE

There are specialized legal service providers specifically set up to handle business and commercial related disputes, this is due to the unique nature of business disputes as well as the need to improve operating environment for businesses. For any business related disputes the following service providers have the capacity to handle and facilitate the resolution or provide advice:

Center for Arbitration and Dispute Resolution

3rd Floor Crusader House Portal Avenue
P.O Box 25585 Kampala
Tel: +256 414 254460/0414349515
Fax: 0414 259587
Contact: Executive Director

Organization Brief:

The work of the Center for Arbitration and Dispute Resolution (CADR) is based on the premise that effective systems of dispute resolution outside the courts make important contributions to a nation's commercial and economic development, and adherence to the rule of law. The emphasis is on the resolution of commercial disputes, including investment disputes, through arbitration or mediation.

Services:

- Mediation in commercial related disputes including investment disputes.
- Arbitration and mediation between aggrieved parties.

Cost of Services:

Ranges from Ushs 400,000 to Ushs 5,000,000 depending on the magnitude or nature of

the dispute.

Procedure for Accessing Services:

Accessing services is open to all aggrieved parties; the procedure is that an aggrieved party lodges a complaint within thirty days from the day of the offence and the person or organization on which the complaint is lodged is notified and given time to respond to the complaint.

Commercial Division of the High Court

4th Floor Crusader House Portal Avenue
P.O Box 7085 Kampala
Tel: 256 414 343 346
Fax: 0414 254 227
Contact: Registrar Commercial Court

Organization Brief:

The commercial court is a division of the High Court and it was formulated to resolve disputes between businesses and any other economic disputes.

Services:

Legal dispute resolution.

Cost of Services:

Depends on the magnitude of the grievance or case.

Procedure for Accessing the Services:

Anyone who feels disputed can lodge in a complaint in the commercial court and the case is resolved after summoning the alleged offender.

Tax Appeal Tribunal

9th Floor NIC Building Pilkington Road
P.O Box 7019 Kampala
Tel: 0414 232868, 0414 340470
Fax: 0414 232865
Email: taxap@safricaonline.com
Contact: Assistant Registrar

Organization Brief:

The Tax Appeal Tribunal is a quasi-judicial institution established under the Tax Appeal Tribunals Act, 1997 to settle tax disputes between tax payers and the Uganda Revenue Authority.

Services:

Tax Dispute resolution between taxpayers and URA

Cost of Services:

A non refundable application fee of Ushs 20,000. Costs for the major offences that include; failure to comply with summons, failure to answer proper questions, giving false or misleading evidence and contempt of the tribunal; For the first three offences, the offender is liable on conviction to a fine not exceeding Ushs 1,200,000 or imprisonment not exceeding two years or both. For the fourth offence, the offender is liable to a fine not exceeding Ushs 500,000 or imprisonment not exceeding 6 months or both.

Procedure for Accessing the Services:

A tax payer or a representative fills prescribed forms which are then lodged with the tribunal; a copy of this is served to the Commissioner General. Applications must contain full names, tax identification numbers, income tax file number, VAT registration number, nature of business, particulars of the dispute and details of the assessment, years of assessment and amount of tax in dispute, reasons/grounds for the appeal, list of documents/books that will be produced before the tribunal, name and address of witnesses and date of application and signature.

4.2 BUSINESS ASSOCIATIONS

Private sector associations provide good information on additional support services to support business development. They also provide critical policy recommendation to government to improve the operating framework through policy revision or introduction.

Join any of these associations and use their capacity to gain information on markets, process, and lobbying opportunities. Some are umbrella bodies while others are sector specific associations. Some have national offices with regional offices, most have a central office.

Association of Uganda Professional Women in Agriculture and Environment

YMCA Building Wandegeya Kampala

P.O Box 11432 Kampala

Tel: 256-414-342035

Fax: 256-414-343703

Email: aupwae@aupwae.org

www.aupwae.org

Contact: Secretary General

Organization Brief:

The Association of Uganda Professional Women in Agriculture and Environment is a registered NGO which is mandated to operate in all the districts with an aim of improving the livelihood of rural women and the girl child.

Services:

- Advocacy for gender sensitive policies and programmes through research; advisory and other appropriate services that impact on agriculture and environment.
- Dissemination of information on technologies; opportunities and services available in agriculture and environment for income generation.
- Training of rural women in entrepreneurial and business planning skills; institutional development and resource mobilization.

Cost of Services

Free to members on payment of an annual subscription fee.

Procedure for Accessing the Services:

Membership registration and payment of an annual subscription fee; membership is in the form of ordinary membership, associate membership, honorary membership, institutional membership, and student membership.

Federation of Ugandan Employers

Jinja Road Nakawa

P.O.Box 3820 Kampala

Tel: 0392 777410/1, 0414 220389/220201

Fax: 0414 221257

fue@infocom.co.ug

www.employers.co.ug

Contact: Training Consultant

Organization Brief:

FUE was founded in 1958 as the representative body of employers in Uganda. It is the voice of employers on social and economic issues.

Services:

- Training in employment relations management
- Policy and advocacy for favorable policies relevant to employers.
- Information dissemination

Cost of Services:

Based on member status and are generally free for members

Procedure for Accessing Services:

Membership training is based on a needs assessment and training is registered for by the members.

Uganda Fish Processors and Exporters Association

1st Floor Agip House, Kampala Road

P.O. Box 24576

Kampala, Uganda

Tel: 0414 347835

Fax: 0414 347835

E-mail: ufpea@infocom.co.ug

www.ufpea.co.ug

Contact: Chairman

Organization Brief:

The Uganda Fish Processors and Exporters Association (UFPEA) is the voice of Uganda's fish processing industry. Although membership is voluntary, all fish factories in the country have joined to form this association.

Services:

- Market identification for fish and fish products; the association also helps members access local and international markets.
- Policy advocacy and networking opportunities for members.

Cost of Services:

Monthly member contributions

Procedure for Accessing Services:

Registration for membership is done by the secretariat and potential members can submit in their applications.

Uganda Manufacturers Association

Lugogo Show Grounds

P.O Box 6966 Kampala

Tel: 0414 287615

Fax: 0414 220285

Email: policy@uma.or.ug

www.uma.or.ug

Contact: Chairman

Organization Brief:

UMA is one of the largest organizations representing the broad industrial and commercial sectors of Uganda's economy and an important forum for the private sector in the country.

Services:

- Quality management that include ISO certification schemes, for ISO 9001-2000, ISO 14001 on environment management system, ISO 17925 for laboratory management standard, Hazard Analysis, and Critical Control Points (HACCP)
- Training services including in-house courses designed for specific company needs and open courses of general business management and development nature.
- Consultancy covering operational issues such as productivity, marketing, sales and technology improvement to strategic planning sessions
- Business Promotion trade fairs to show case products and services.

Cost of services:

Cost of services is based on a cost share basis.

Procedure for Accessing Services:

Membership registration is done by the secretariat of UMA on payment of an annual subscription fee.

Uganda National Farmers Federation

27 Nakasero Road, Kampala

P.O Box 6213 Kampala

Tel: 256 414 340249

Fax: 256 414 230748

Email: unfa@starcom.co.ug

www.unffe.org

Contact: Director, Agribusiness Development

Organization Brief:

UNFFE is the largest nongovernmental farmer's organization in Uganda. Farmers founded the organization in 1992 with the objective to mobilize the farming community and voices under one independent umbrella organization.

Services:

- Agriculture advisory services thereby enhancing agribusiness.
- Training on best farming practices and promotion of improved breeds.
- Marketing of products on behalf of farmers through the regional farmer groups.

Costs of Services:

Pricing of services is based on a cost-sharing basis. Most services are offered to members on the principle of demand driven and cost recovery for sustainability and farmer empowerment.

Procedure for Accessing the Services:

Farmers can register under their different regional farmer groups that form part of UNFFE; registered members are then able to access services free of charge or at a highly subsidized rate.

Uganda Small Scale Industries Association

Lugogo UMA Show Grounds

P.O. Box 7725 Kampala

Mob: 0782 676372

Email: ussiauganda@yahoo.com , ussiasecretariate@yahoo.com

www.ussia.tripo.com

Contact: Secretariat Manager

Organization Brief:

USSIA is a registered voluntary non-governmental business organization open to all registered small scale industries in Uganda. Initiated in 1979, its major purpose is to enhance the industrial development of small scale industries in the country right from the grass root level.

Services:

- Capacity building by providing business and technical training.
- Product design and development, innovation and improvement through packaging, finishing and enhancing quality.
- Identifying market opportunities through trade fairs, exhibitions and exposure tours
- Linkages with other small scale industry focused organizations and creation of round table discussion between members.
- Skills upgrading and skills training programmes implemented for members.

Cost of Services:

Free services to members upon payment of an annual subscription fee.

Procedure for Accessing the Services:

To be a member of the association, an enterprise should fall under the following categories; metal fabricators, foods and beverages, textiles and garments, wood crafts, leather products, printing and graphics products, chemical and pharmaceuticals, handcrafts, building materials, and ceramics.

4.3 AUDITING SERVICES

Audited books of accounts have become a major requirement for firms to access business development and financial services from the various financial institutions. This helps in tracking financial performance of the organization or business.

There are over 100 private auditing firms in Uganda providing auditing and accounting services but for advice and good counsel, it is advisable that the SME consults the Institute of Certified Public Accountants of Uganda (ICPAU). The details are given below;

Institute of Certified Public Accountants of Uganda

Plot 42 Bukoto Street, Kololo,

P.O. Box 12464, Kampala.

Tel: 0414 540125, 0312 262333, 0312 265590, 0712 830681

Fax: 0414 540389

Email: icpau@utlonline.co.ug

www.icpau.co.ug

Contact: Secretary

Organization Brief:

The Institute of Certified Public Accountants of Uganda (ICPAU) was established in 1992 by The Accountants Act, Cap 266. The functions of the Institute are to regulate and maintain the standard of accountancy in Uganda; and prescribe or regulate the conduct of accountants in Uganda. ICPAU is a member of the International Federation of Accountants (IFAC) and the Eastern Central and Southern African Federation of Accountants (ECSAFA).

Services:

- Admission of members.
- Regulation of accountants.
- Continuous Professional Development (CPD) training programmes.
- Issuance of practicing certificates.
- Audit Monitoring.
- Registration of CPA (U) and ATC (U) students.
- Conducting examinations for CPA (U) and ATC (U) students.

Cost of Services:

Information is available at the Secretariat and the Institute's website.

Procedure of Accessing Services:

Applications are made to the Institute.

4.3 PRACTICAL TAXATION TIPS AND INCENTIVE REGIMES FOR SMEs

Incentives provided in the tax tariff apply to all SMEs including both local and foreign investors. Below are some of the practical taxation tips;

1. VAT Registration is beneficial and it gives you an advantage in costing. You should therefore insist on VAT invoices from suppliers.
2. Keep records of your capital investment for capital allowances and withholding tax. These are claimable at the end of the year and it reduces your Income Tax Liability. Check your import documentations for WHT records and collect receipts of WHT deduction from your customers.
3. Submission of early returns to Uganda Revenue Authority reduces the interest and penalties
4. Proven records on tax compliances are rewarded; for instance you can be exempted from WHT.
5. Make your taxman your friend; consult him when in doubt on rates and procedures etc. URA has a toll free number, customer service centers and customer relations officers at all customs offices that you can consult.

Existing Incentive Regimes Relevant to SMEs

Uganda's fiscal incentive package provides for generous capital recovery terms, particularly for investors whose projects entail significant investment in plant and machinery and whose investments are medium/long term. The incentive package includes:

Category 1- Initial Allowances:

The incentives covered in this category are capital allowances expenses which are deductible once from the Company's Income.

Initial allowances on plant and machinery located in;

Kampala, Entebbe, Namanve, Jinja & Njeru	50%
--	-----

Outside Kampala. Entebbe, Namanve & Jinja area	75%
Start-up costs	25%
Scientific Research expenditure	100%
Training expenditure	100%
Mineral exploration expenditure	100%

Category 2- Deductible Annual Allowances

Depreciable Assets specified in 4 Classes (sixth schedule) under declining balance method

Class 1	Computers & Data handling equipment	45%
Class 2	Automobiles, Construction and Earth moving Equipment	35%
Class 3	Buses, Goods Vehicles. Tractors, Trailers, Plant & Machinery for farming, manufacturing and mining	30%
Class 4	Railroad cars, Locomotives, Vessels, Office furniture, fixtures etc.	20%

Category 3 - Other Annual Depreciation Allowances

Industrial Buildings, Hotels & Hospitals	5%
Farming - General farm works (Class 4 assets under sixth Schedule pan 1) declining balance depreciation	20%
Horticulture (Horticultural Plant & Construction of Green houses) Straight line depreciation	20%

Normal depreciation allowances with the addition of a special 50% initial allowance on plant and machinery means that in the crucial early years of a project, the effective corporation tax rate is considerably less than the nominal 30% rate. The enterprise therefore keeps a high proportion of its cash flow and income for further investment.

In addition to the above incentives, there is a zero rate of import duty tax on plant and machinery as well as a uniform corporate tax rate of 30%. Provisions exist to allow for assessed losses arising out of company operations including the loss from the investment allowance to be carried forward. Such losses are allowed as a deduction in determining the tax payer's chargeable income in the following year of income.

5.0 APPENDIX: USEFUL CONTACTS

5.1 Appendix 1: Utilities	
<p>National Water and Sewerage Corporation Plot 39 Jinja Road P.O.Box 7053 Kampala Tel: 0414 315100, 0414 315113 Fax: 0414 345531 externalservices@nWSC.co.ug www.nWSC.co.ug</p>	<p>UMEME Ltd Plot 1 Lumumba Avenue Rwenzori House P.O.Box 23841 Kampala Tel: 0312 360600 Fax: 0414 251551 umeme@umeme.co.ug www.umeme.co.ug</p>
5.2 Government Ministries	
<p>Ministry of Agriculture, Animal Industry and Fisheries Lugard Avenue P.O.Box 102 Entebbe Tel: 0414 321107/ 320901 Fax: 0414 321255 Pamaaf@infocom.co.ug www.agriculture.go.ug</p>	<p>Ministry of Education and Sports Embassy House and Development Building P.O.Box 7063, Kampala Tel: 0414 234451 Fax: 0414 234920</p>
<p>Ministry of Energy and Mineral Development Amber House</p>	<p>Ministry of Finance, Planning and Economic Development Plot 2-12 Sir Apollo Kaggwa Road</p>

<p>Plot 29/ 33, Kampala Road P.O.Box 7270, Kampala. Tel: 0414 233331 Fax: 0414 233035 mend@infocom.co.ug</p>	<p>P.O.Box 8147, Kampala Tel: 0414 707000 Fax: 0414 230163 finance@finance.go.ug www.finance.go.ug</p>
<p>Ministry of Foreign Affairs Plot 2A/B Sir Apollo Kaggwa Road P.O.Box 7048, Kampala. Tel: 0414 257525, 0414 258252 Fax: 0414 258722 mofa@starcom.co.ug www.mofa.go.ug</p>	<p>Ministry of Health Kitante Road P.O.Box 7272 Kampala Tel: 0414 340874 Fax: 0414 231572</p>
<p>Ministry of Local Government Plot 1 Pilkington Road Worker's House P.O.Box 7037, Kampala Tel: 0414 233513 Fax: 0414 258127 info@molg.go.ug www.molg.go.ug</p>	<p>Ministry of Works and Transport P.O.Box 7174, Kampala Tel: 0414 235973, 0414 259136 Fax: 0414 236369 www.miniworks.go.ug</p>
<p>Cotton Development Organization CDO House, Clement Hill Road, P.O.Box 7018, Kampala Tel: 0414 230209/ 254383 Fax: 0414 232975 cdo@starcom.co.ug</p>	<p>Uganda Broadcasting Council 6th Floor, Workers House P.O.Box 27553, Kampala. Tel: 0414 251452/ 0312 264158 Fax: 0414 256012</p>

5.3 Professional/ Business Associations

<p>Association of Micro Finance Institutions of Uganda Plot 960/961 Entebbe Road, Millennium Chambers, 1st Floor, Najjanankumbi P.O.Box 26056, Kampala Tel: 0414 259176 Fax: 0414 254420 amfiu@amfiu.org.ug www.amfiu.org.ug</p>	<p>Association of Uganda Professional Agriculturalists P.O.Box 7062, Kampala Tel: 0772 438010 asupa@agric.mak.ac.ug</p>
<p>Association Of Management Consultants In Uganda Plot 79 Bukoto Street, P. O. Box 40247, Kampala. Tel. C/O 0414 343380 Email: info@amcuonline.net</p>	<p>Horticultural Exporters' Association Of Uganda (HOTEXA) Kizito Towers, 5th floor, Room 11 P. O. Box 29392, Kampala. Fax: 041-259558 Email: hortexa@yahoo.com</p>

<p>Investment Management Association Of Uganda 9th Floor Workers House 1 Pilkington Road Tel: 0414 254540/ 0312 263747 Fax : 0312 263757</p>	<p>National Arts and Crafts Association Of Uganda National Theatre Grounds Dewinton Rd. P. O. Box 10660, Kampala. Email: artscraftsofuganda@yahoo.com</p>
<p>Information and Communication Technology Association Plot 66 Sun City Arcade Kampala Road. Tel : 0414-237874 Fax: 0414-237874</p>	<p>Institute of Corporate Governance of Uganda (ICGU) 3, Portal Avenue, Crusader House P.O.Box 27542, Kampala Tel: 0414 250237 Fax: 0414 250238</p>
<p>Kampala City Traders Association (KACITA) Royal Complex Building 3rd Floor, Opposite Platinum House Plot 16B ,Market/ Burton Street Kampala</p>	<p>National Association of Women Organizations in Uganda Plot 1 Perryman Gardens Old Kampala Bakuli Po Box 1663 Kampala Tel : 0414-258463 Email : mawou@uol.co.ug www.nawouganda.org</p>
<p>National Council of Uganda Small Business Organization (NCUSBO) The Plaza Building, 2nd Floor Suite 105 Jinja Rd Opp. Commercial Plaza P. O. Box 22404, Kampala. Tel: 0414 534772 Email: ncusbo@yahoo.com</p>	<p>Uganda Association of Insurance Brokers 2nd Floor Eagen Insurance House Plot 14 Kampala Road P O Box 23072, Kampala Tel:256-041576503 Email: uaib@utlonline.co.ug</p>
<p>Northern Uganda Manufacturers Association Plot 27 Obote Avenue Po Box 296 Lira Email : numasecretariat@yahoo.com</p>	<p>The Carpenters and Joinery Association Ltd PO BOX 24039 Kampala. lubowayusufsulaiman@yahoo.com</p>
<p>Uganda Securities Exchange 2nd Floor, Workers house - Pilkington road P.O Box 23552 Kampala Tel: 0414343297 Fax: 0414342841 Email: info@use.or.ug www.use.or.ug</p>	<p>Human Resource Managers Association of Uganda Post Office Building, Room 340A Tel: 0414 235161 info@hrmau.org www.hrmau.org</p>
<p>Uganda Clearing & Forwarding Agents' Association (UCIFA) MTAC Building, Nakawa Top Floor Suite No. B4 P. O. Box 2858, Kampala Tel: 25641503024/36 Email: ucifa@infocom.co.ug</p>	<p>Uganda Coffee Trade Federation (UCTF) Coffee House 2nd floor P. O. Box 21679, Kampala. Tel: 041-343678 Fax: 041-343692 Email: uctf@ugandacoffee.org</p>

<p>Uganda Insurers Association Insurers House, Plot 24A Acacia Avenue. P. O. Box 8912, Kampala. Tel : 0414 250110/1 Fax: 256-041-254956</p>	<p>Uganda Motor Industry Association (UMIA) Victoria Motors Tel: 041-341021/346566 Fax: 041-345637</p>
<p>Uganda National Vanilla Association (UNVA) Kizito Towers, 2nd Floor Rm. 7, Luwum Street. P. O. Box 2801, Kampala.</p>	<p>Uganda Tourism Association (UTA) Plot 31, Kanjokya Street, Kamwokya P. O. Box 24503, Kampala Fax: 0414 510856</p>
<p>Uganda Medical Association Plot 8, 41-43, Circular Road Tel: 0414 321795 myers28@hotmail.com</p>	<p>Uganda Association of Consulting Engineers Plot 29/ 33 Jinja Road Total Deluxe House Tel: 0414 342536 uace@infocom.co.ug</p>
<p>Uganda Association of Private Vocational Institutions Plot 875 Kironde Road, Muyenga Tel: 0414 266007 secretariat@ugaprivi.org www.ugaprivi.org</p>	<p>Uganda Flower Exporters Association UMA Showground Tel: 0312 263320 Fax:0312 263321 E-mail: ufea@afsat.com www.ufea.com</p>
<p>Uganda Importers and Exporters Trade Association (UGIETA) Plot 14 William Street Kirumira Towers, Tel: 0414 347398</p>	<p>Uganda Institution of Professional Engineers Plot 29-33 Jinja Road 1st Floor Total House Tel: 0414 233053 edk-eng@utlonline.co.ug</p>
<p>Uganda Insurers Association Plot 24A Acacia Avenue Insurers House Tel: 0414 230469 ugainsure@utlonline.co.ug</p>	<p>Uganda Local Governments Association Plot 136 Entebbe Road, Najjanankumbi ULGA House Tel: 0414 347575 info@ulga.org www.ulga.org</p>
<p>Uganda Law Society Plot 5A John Babiha Avenue P.O.Box 426 Kampala Tel: 0414 342424/ 342412 Fax: 0414 342431 uls@uls.or.ug www.uls.or.ug</p>	<p>Uganda Leasing Association Plot 1 Lumumba Avenue, P.O. Box 21032 Kampala Tel: 0312 260481/ 0414 256125 Fax: 0414 257684</p>

5.4 Diplomatic Missions	
<p>Canadian Consulate Plot 14 Parliament Avenue P.O.Box 20115 Kampala Tel: 0414 348141 Fax: 0414 349484 canadian.consulate@utlonline.co.ug</p>	<p>Consulate of Austria Metropole House Plot 8-10 Entebbe Road P.O.Box 11273 Kampala. Tel: 0414 250754 Fax: 0414 233002 austcon@infocom.co.ug</p>
<p>Delegation of the European Union Commission Crested Towers 15th Floor Plot 17-23 Hannington Road P.O.Box 5344 Kampala Tel: 0414 701000 Fax: 0414 233708 delegation-uganda@cec.eu.int www.deluga.cec.eu.int</p>	<p>DFID P.O.Box 7070, Kampala Tel: 0312 260508/9</p>
<p>Embassy of Japan EADB Building 4th Floor Nile Avenue P.O.Box 23553 Kampala Tel: 0414 349542/3 Fax: 0414 349547 jembassy@starcom.co.ug</p>	<p>Embassy of the Republic of Rwanda Plot 2 Nakayima Road P.O.Box 1468, Kampala Tel: 0414 344045 Fax: 0414 258547</p>
<p>Embassy of the Republic of Sudan Plot 21 Nakasero Road P.O.Box 3200, Kampala. Tel: 0414 343518/ 230001 Fax: 0414 346573 sudanikampala@africaonline.co.ug</p>	<p>Embassy of the United States of America Plot 1577 Ggaba Road P.O.Box 7007 Kampala Tel: 0414 259792/ 259793 Fax: 0414 259794</p>
<p>High Commission of the Republic of South Africa Plot 25B Nakasero Hill Lane P.O.Box 22667, Kampala Tel: 0414 343543/44 Fax: 0414 348216 sahc@infocom.co.ug</p>	<p>High Commission of the United Kingdom of Great Britain and Northern Ireland P.O.Box 7070, Kampala. Tel: 0312-312000 Fax: 0414 257304 bhcinfo@starcom.co.ug</p>
<p>Icelandic International development Agency-Embassy of Iceland P.O Box 7592,Kampala- Uganda EADB Building 4 Nile Avenue Tel :+ 256 414 230 984 Fax:+ 256 414 341 079 E-mail:uganda@iceida.is</p>	<p>Regional Office for Development Co-operation of the Austrian Embassy 3rd Floor Crusader House Annex Plot 3 Portal Avenue P.O.Box 7457 Kampala. Tel: 0414 235179 Fax: 0141 235160</p>

<p>Nigerian High Commission Plot 33 Nakasero Road P.O.Box 4338 Kampala Tel: 0414 233691</p>	<p>Royal Danish Embassy Plot 3 Lumumba Avenue P.O.Box 11243 Kampala Tel: 0312 263211 Fax: 0312 264624 kmtamb@um.dk www.danishembassyuganda.co.ug</p>
<p>Royal Belgian Embassy 3rd Floor Rwenzori House Plot 1 Lumumba Avenue P.O.Box 7043 Kampala. Tel: 0414 349569/70 Fax: 0414 257915 kampala@diplobel.be</p>	<p>The Embassy of Sweden Plot 24 Lumumba Avenue, Nakasero P.O.Box 22669 Kampala Tel: 0414 340970 Fax: 0414 340979</p>
<p>Royal Embassy of Saudi Arabia Makenzi Valley, Kololo P.O.Box 22558 Kampala Tel: 0414 340614 Fax: 0414 254017</p>	<p>The High Commission of the Republic of Kenya Plot 41 Nakasero Road P.O.Box 5220, Kampala Tel; 0414 258232 Fax: 0414 258239 kenhicom@africaonline.co.ug</p>
<p>The High Commission of India Plot 11 Kyadondo Road, Nakasero P.O.Box 7040 Kampala Tel: 0414 257368 Fax: 0414 254943 hc@highcomindkampala.org</p>	