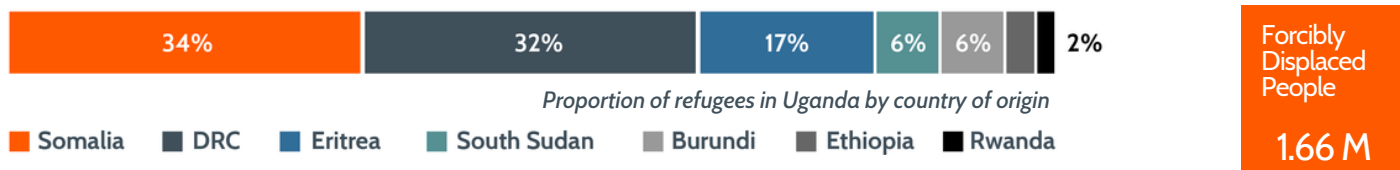
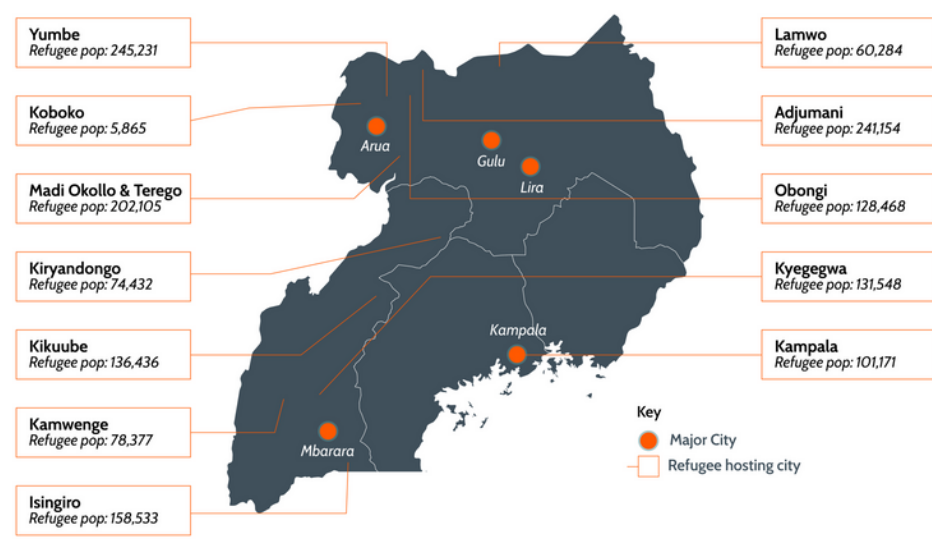


UGANDA



Forcibly Displaced People
1.66 M

Uganda occupies a unique position as both host to one of the largest refugee populations in the world, and supportive of an open door policy environment. This provides wide latitude for refugee social and economic integration and a high-potential market for innovative finance and RLI.



The Business & Investment Climate

Opportunities:

Uganda boasts market economy, ideal climate, ample arable land, a young and largely English-speaking population, and at least 1.4B barrels of recoverable oil.

Areas of Future Growth:

- The creation of a more conducive business environment to attract FDI.
- Economic (esp. Ag) transformation into off-farm waged jobs in urban areas.
- Increased financial inclusion, access to credit, and the formalization of MSMEs.
- Supporting informal, women-owned, and RLI businesses.

116
of 190 countries in
ease of doing
business

77
for enforcing
contracts

Business Model 1: Adding Value to Products

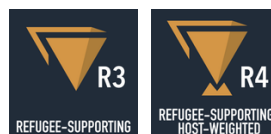
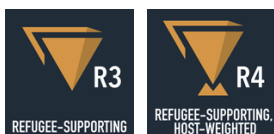
Fine Spinners

- Trains farmers on how to grow cotton, procures and aggregates the produce which is processed into yarn, fabrics and garments.
- Engages with rural farmers in Western Uganda in Kasese and is willing to onboard refugees in their textile and tailoring business lines through a sub-contracting model.

Business Model 2: Access to Larger Markets/Brands

Superior harvests

- Works with small scale farmers, bridging their access to high value markets with core focus on grain commodities. Branch in Northern Uganda presents an opportunity to engage refugee grain farmers in the region.
- Offers services across the entire agrocommodities terrain.



Uganda: Responding to Barriers Through RLI & Priority Business Models

An in-depth sector analysis was conducted on nine sectors of the Ugandan economy. Selection was based on the level of activity, need for goods and services, and availability of resources within geographies.

- 01** Energy sector:
Numerous initiatives and players active, need for goods and services are high, and there is resource availability.

02 Financial services:
Owing to refugees' financial service access needs/ the availability of mobile money, there are many initiatives.

03 Agriculture:
Allocation of land to refugees and the push for self-sufficiency means activity, need, & resource is high.

04 Transport and logistics:
Need for transport and distribution of goods and services to and from regional cities.

05 Education:
Need to educate refugees within settlements and presence of foreign languages has led to increased activity.
- 06** Clothing and textiles:
Need for clothing, teachability of tailoring, and involvement of certain refugee groups in the textile trade.

07 Retail and wholesale:
Need for goods and services within rural settlements and the level of refugee engagement in product sale/ purchase.

08 Housing and hospitality:
High engagement - from refugee ownership of urban hotels to provision of bar/restaurant services.

09 Healthcare and Wash:
Selected owing to the basic human need to access healthcare and sanitation services.



Scan the QR for Details on Additional Pipeline Opportunities



Builds agribusiness value chains to offer a market for crops grown by refugee out-growers. 80% of Ugandans rely on agriculture as a source of income yet the vast majority of them are smallholders.

Refugee Impact: KadAfrica is different from most livelihood programs as they offer access to a guaranteed market. KadAfrica is engaging more than 3,000 refugees across Ugandan refugee settlements.



Agricultural extension and processing company that produces cotton and sesame. Investors consider Uganda's agricultural potential to be among the best in Africa. GADC is the only commercial cotton ginnery in the Gulu District of Northern Uganda. There are investments opportunities in helping GADC increase market access and productivity.

Refugee Impact: Operates in crisis-affected regions in Uganda, employing over 850 people – over 80 percent of whom have been forcibly displaced or are from refugee host communities. They train refugees and equip them with farming skills.



Produces accessible, affordable, and eco-friendly biofuels with the goal of becoming a key producer and supplier of renewable energy products in the East African Region.

There are several challenges associated with using traditional biofuels. The Portico Limited addresses these challenges and creates income-generating opportunities for low-income communities in Uganda through its value chain.