



## THE YOUTH VENTURE CAPITAL FUND

### (Entrepreneurship Project)

GOVT of Uganda in Partnership with DFCU Bank, Stanbic Bank and Centenary Bank has made available a venture capital fund of UGX 25 Billion. The Fund will be used to support growth of viable and sustainable SMEs by the youth in the private sector.

#### **Objective:**

To lend venture capital debt finance to viable projects proposed by the young entrepreneurs as well as enable the youth benefit from associated mentoring services from the participating banks. The Fund therefore is aimed at supporting the growth of viable and sustainable SMEs in the private sector.

#### **Focus Sectors**

The Fund is available to support the business Ventures owned by young entrepreneurs. Eligible sectors will include: manufacturing, agro-processing, primary agriculture, fisheries, livestock, health, transport, education, ICT, tourism, construction, printing and service contractors among others.

#### **Eligibility:**

The eligible youth entrepreneurs should be aged between 18 and 35 years.

#### **Basic Requirements**

- a. Eligible borrowers shall be expected to comply with their local business licensing requirements.
- b. Eligible enterprises must have been in operation for a minimum period of three (3) months.
- c. Each business project should be able to provide employment to at least four (4) people by the end of the loan period.
- d. Each borrower shall present at least two guarantors who must be persons of good repute within the local community.
- e. If approved, eligible beneficiaries should be willing to receive advice and be ready to participate in financial skills training and mentoring for proper business management.



## **Other requirements:**

### **1. Individuals:**

- a) Proof of age.
- b) Proof of nationality and residence e.g. passport, birth certificate, voters' card, utility bill or parents' bill, Local Council letter or tenancy agreement.
- c) CRB card. Required of only successful applicants. This is available at all bank branches at a once-only payment of Ugs 50,000/=
- d) Any other requirements under the relevant laws of Uganda

### **2. Companies/Partnerships:**

- a) Certificate of registration, incorporation or partnership deed
- b) Certified Memorandum and Articles of Association,
- c) CRB Card at a once-only payment of Ugs 60,000/=. Required of only successful applicants. Available at all bank branches.
- d) Any other requirements under the relevant laws of Uganda.

## **Features:**

1. **Purpose:** Business growth/expansion
2. **Currency:** Uganda Shillings
3. **Loan Amount:**

Maximum Ten (10) times the existing value of the business including owner's cash:-

- (a) Range of Minimum of UGX 100,000 and Maximum of UGX 5,000,000 (individual).
- (b) Minimum of UGX 500,000 and Maximum of UGX 25,000,000 for a Legal entity with at least five partners/shareholders.



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**4. Features: *Loan period:***

Maximum tenure of 4 (four) years inclusive of a maximum one year grace period.

5. **Interest Rate:** Interest rates under this facility are fixed. In other words, the interest rate quoted for a specific loan will stay the same over the entire loan period. The fixed rate applicable to loans granted before June 30, 2012 is 15%.
6. Government and participating banks will review and agree by July 1<sup>st</sup>, 2012, applicable rate for all loans that will be approved in the following 12 months i.e. between July 1, 2012 – June 30 2013. Thereafter, the borrowing rate will be fixed on July 1<sup>st</sup> of each year applicable to the next 12 months.
7. **Origination Fee:** A once only fee (1% of the approved loan amount) shall be charged and is payable only on approval of the loan.
8. **Loan Security:** Personal guarantees of the eligible borrowers and the assets of the borrowing enterprise
9. **Borrowing:** Each Borrower will benefit from the Fund only once.
10. **Disbursement Method:** Loans will be disbursed through bank accounts systems

as required by law.

**Bank Hotline:**

1. **DFCU Phone:** 0414 351000/ 0312 300000

**Email:** [inquiries@dfcugroup.com](mailto:inquiries@dfcugroup.com)

2. **Stanbic Phone:** 0414 340788 / 0417 154910

**Email:** [CCCUG@stanbic.com](mailto:CCCUG@stanbic.com)

3. **Centenary Bank Phone:** 256 414 251276/7

**Email:** [info@centenarybank.co.ug](mailto:info@centenarybank.co.ug)



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## Available Bank Branch Network

### DFCU Bank Branches

**Central Region: Head Office** - 2 Jinja Road – Kampala, **Jinja Road Branch** - 2 Jinja Road, **Acacia Branch** - 24 Acacia Avenue **Bugolobi Branch** - 2 Bandali Rise, **City Hall Branch** - KCC Headquarters Building, **Impala House Branch** - 13 Kimathi Avenue, **Kikuubo Branch** - 4 Nakivubo Road, **Makerere University Branch** - 45 Pool Road, **Market Street** - 13 Market Street **Ndeebe Branch** - 224 Masaka Road, **Nsambya Branch** - Nsambya - Ggba Road, **William Street Branch** - 8 William Street **Owino Branch** - Kafumbe Mukasa Road, **Kawempe** - 5034 Bombo Road, **Lugogo** - Shoprite Lugogo, **Ntinda** - Capital Shoppers, **Entebbe Road** – Freedom City Shopping Mall Namasuba, **Masaka Branch** - 22 Kampala Road

**Eastern Region: Jinja Branch** - 10 Lady Alice Muloki Road, **Mbale Branch** - 2 Court Road

**Northern Region: Abim Branch** - 8 Abim - Lira Road, **Arua Branch** – KK Plaza Plot 16/22 Duka Road, **Gulu Branch** - 3 Princess Road, **Kitgum Branch** - 19 Janan Luwum Street, **Lira Branch** - 4 Soroti Road, **Pader Branch** - 8 Lagwai Zone B  
**Dokolo Branch** - Bata Road

**Western Region: Hoima Branch** - 58 Main Street, **Isingiro Branch** - 36 Kikagate Road, **Mbarara Branch** - 73 High Street

### Stanbic Branches

**Central Region:** Corporate (Crested Towers), Garden City, IPS, City Branch, Nakivubo, Kikuubo, William Street, Nagatule Plaza-Kikuubo, Shoppers Plaza, Magoba Plaza, Nakasero, Katwe, Kawempe, Entebbe Main, Entebbe Airport, Makerere, Wandegeya, Lugogo Mall, Forest Mall, Nakawa, Kyambogo, Kireka, Mukono, Kagadi, Kayunga, Luwero, Wobulenzi, Mubende, Kiboga, Mityana, Mpigi, Bwamiramira, Nakasero, Ntinda, Nateete.

**Eastern Region:** Lugazi, Jinja, Mayuge, Kamuli, Iganga, Busolwe, Pallisa, Busia, Malaba, Mbale, Sironko, Tororo, Kumi, Kaabong, Katakwi, Soroti, Kapchorwa, Kotido, Moroto, Abim.

**Northern Region:** Lira, Pader, Oyam, Gulu, Kitgum, Nebbi, Lira, Pader, Oyam, Gulu, Kitgum, Nebbi, Dokolo, Adjumani, Koboko, Yumbe, Arua, Moyo, Pakwach, Apac, Masindi, Hoima, Kinyara (Agency), Buliisa, Kigumba.

**Western Region:** Masaka, Ssembabule, Kyotera, Mutukula, Kalangala, Lyantonde, Rushere, Mbarara, Ibanda, Kabwohe, Bushenyi, Ishaka, Isingiro-Kabingo, Ntungamo, Rukungiri, Kabale, Kisoro, Kihhi, Bwera, Bundibugyo, Kasese, Fort Portal and Kyenjojo.



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## **Centenary Bank Branches**

**Central Region: Head Office** - Plot 7, Entebbe Road Talenta House, **Entebbe Road Branch** - Plot 7, Entebbe Road Talenta House, **Entebbe Road Annex** - Plot 18/20, Entebbe Road Annex, **Corporate Branch** - Amber House (Opposite Post Office) Speke Road, **Bwaise Branch** - Plot 526 Bombo Road, **Kabalagala Service Centre** Block 245, Plot 551, Kiwuliriza, Kabalagala, Gaba Road, **Kayunga Branch** - Block 123, Plot 300, **Kiboga Branch** - Plot 101, Hoima Road, **Kikuubo Service Centre** - EKM Building Plot 38, William Street, **Kyotera Branch** - Plot 6, Kyotera Road, **Lugogo Service Centre** - Forest mall, ground floor, unit G3, **Lyantonde Service Centre** - Plot 226, Lyantonde Town Council, **Najjanankumbi Service Centre** - Plot 1032, Entebbe Road Pelican House, **Nateete Branch** - Plot 3, Old Masaka Road, **Ntinda Service Centre** - Ntinda Capital Shoppers Building, Ntinda, **Masaka Branch** - Plot 6, Edward Avenue, **Namirembe Road Branch** - Plot 16, Namirembe Road, **Mityana Branch** - Plot 50, Corner House, **Mubende Branch** - Plot 20, Main Street, **Mukono Branch** - Jinja Road, **Nakivubo Road Branch** - Mukwano Arcade, **Rubaga Service Centre** Rubaga Cathedral Administration Block, **Wakiso Branch** - Plot 214, Block 274, Wakiso District Headquarters Road, **Wobulenzi Branch** - Plot 249, Gulu Road

**Eastern Region: Bugiri Branch** - Plot 117, Grant Street Iganga-Tororo Highway, **Iganga Service Centre** - Plot 43, Main Street Iganga Town, **Jinja Branch** Plot 6, Nizam Road, **Kapchorwa Branch** - Plot 1, Market Street, **Kumi Service Centre** Plot 39, Ngora Road, Kumi, **Mbale Branch** - Plot 54, Republic Street, **Soroti Branch** Plot 36, Gweri Road, **Tororo Branch** - Plot 3, Uhuru Drive

**Northern region: Arua Branch** - Plot 3, Avenue Road, **Gulu Branch** Plot 426, Gulu Street, **Koboko Service Centre** - Plot 19, Central Road, **Kitgum Branch** - Plot 7/8, Ogwok Road, **Lira Branch** - Plot 5-7, Soroti Road, **Nebbi Branch** Plot 1/3/5, Bishop Orombi Road

**Western Region: Fort Portal Branch**- Plot 4, Rukiidi III Street, **Hoima Branch** - Plot 41-43, Fort Portal Road, **Ibanda Branch** - Plot 4, Main Street, **Isingiro Service Centre** Plot 17A, High Street Isingiro Town Council, **Ishaka Branch** - Plot 432, Rukungiri Road, **Kabale Branch** - Plot 129, Kabale Road, **Kanungu Branch** - Plot Kanungu – Kihihi Road, **Kasese Branch** - Plot 13/14, Portal Street, **Kyenjojo Branch** - Plot 2/6, Nyantongo Road , **Mbarara Branch** - Plot 25/27, High Street, **Masindi Branch** - Plot 59/61, Masindi Port Road, **Ntungamo Branch** - Plot 4C, New Mbarara-Kabale Road, **Rukungiri Branch** - Plot 910, Kinyasono Road





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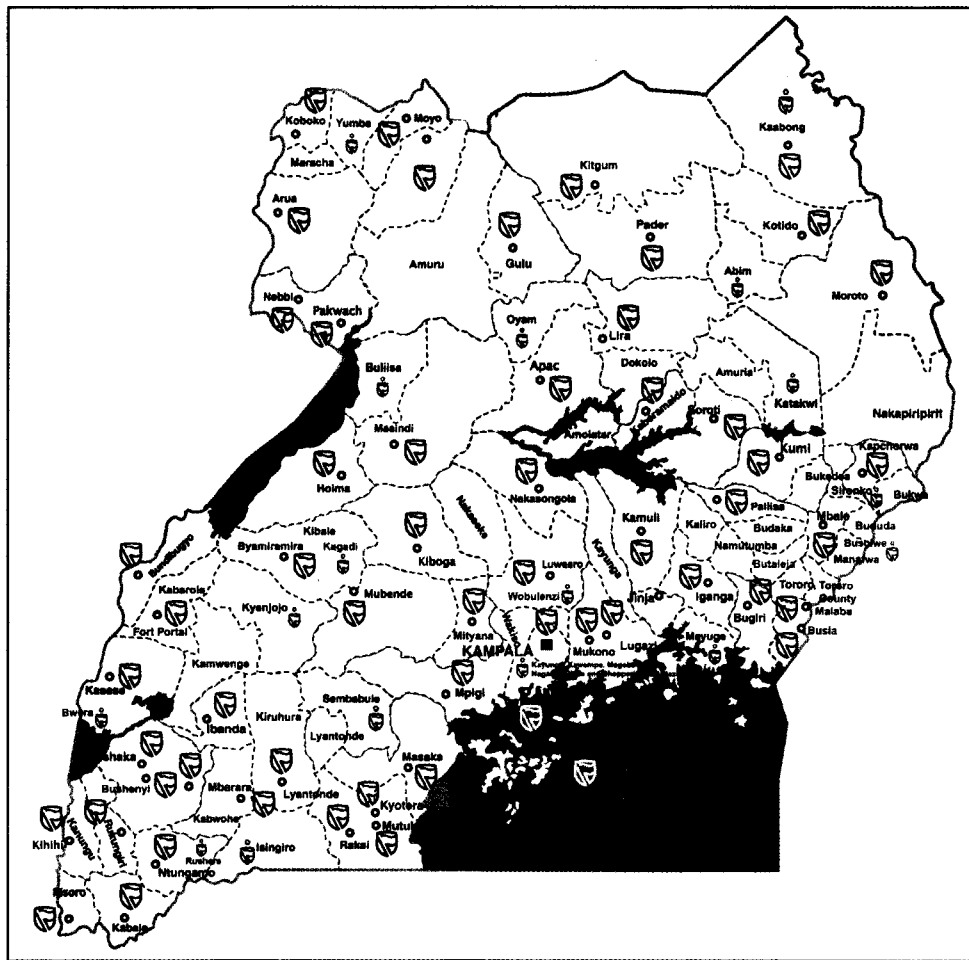
# World class banking, now in all corners of Uganda.

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