



The Uganda Institute of Banking and Financial Services NEWSLETTER

THE BANK SCENE

Editorial

Dear our esteemed readers,

Once again, we bring you the Bank Scene where we have focused on achievements and strides made by women mostly in the digital financial space in line with this year's International Women's Day theme: **"DigitALL - Innovations and technology for gender equality"**. The last two decades have seen so many women in Uganda break so many glass ceilings within different sectors of our economy but financial services take the biggest share in letting women take on the challenge of running Uganda's financial engine.

We once again encourage you to enroll onto our short skills in banking finance, digital based programs, to help accelerate your career, join UIBFS Membership structure to access benefits like having our e-resources comprising extensive array of e-books, e-journals from world famous sources like Harvard Business Review, and others to help in your self-study and self-improvement.

APRIL
2023
ISSUE

INSIDE

- Focus on the Women behind the FINTECHs in Uganda
- Local, Regional, and International Banking News And Updates
- UIBFS News and Upcoming Events

Banking & Financial Services Industry News

WOMEN FIXING UGANDA IN TECHNOLOGY AND INNOVATIONS

This year's International Women's Day is celebrating women and girls who are championing the advancement of transformative technology under the theme: DigitALL: Innovations and technology for gender equality".

A gender-responsive approach to innovation technology and digital education can increase the awareness of women. In Africa, the lack of exposure to technology coupled with strong gendered cultural norms continue to keep girls out of the field of innovation and science from an early age. The absence of visible women role models in particularly in Uganda further drives under representation in innovation and technology.

Over the years, the number of women taking on key roles in financial technology has tremendously risen. Women are supporting companies and other consumers with technological products and services in the financial industry though the number is still low.

We bring you some of the women we are celebrating in the banking and financial services who have overcome the hurdles in this field to leave a mark on the technology sector, mostly for those at the bottom of the financial inclusion ladder in our country.



Ms. Evelyn Namara is a Uganda technology entrepreneur with a keen interest in the power.

Technology, transforming lives, enabling innovation and entrepreneurship to foster long-term economic development. She founded Vouch Digital, a fintech start-up working with international aid organizations, governments as well as corporates to help facilitate the distribution of value in form of aid, subsidies, and entitlements to end-users and program participants in a transparent, traceable manner leveraging both digital payments and electronic voucher means. Currently, she is the Manager, Global SIG and Community Engagement at the Internet Society where she works on defining, managing and coordinating community engagement and mobilization activities across departments to support the Organizational objectives.



Ms. Catherine Dennis, is the Co-Founder of Numida Technologies, a Ugandan Fintech start-up providing unsecured loans to semi-formal micro and small enterprises via a mobile app – Numida. Gender gaps in ownership of assets, among other systematic inequalities. Numida's innovative unsecured credit product and remote online due diligence processes address the traditional constraints of access to credit that are disproportionately affecting women-owned businesses.



Ms. Primera Muthoni, as a young girl loved the challenge of creating new things. She grew up and became an Engineer. She later discovered user-experience design and product management which became her passion, working at MTN Uganda. In her work, she remains committed to designing products and services that are simple for customers to use and learn. Ms. Muthoni is an active member of Project Girls 4Gils – a Harvard University initiative. Whose mission is to empower women to be leaders.



Ms. Doreen Lukandwa is the Head of Marketing and Customer Success at Beyonic Ltd, where she drives strategy around partnership engagement, new market research and entry positioning. She has 10 years of services in the financial services sector, in areas of product and partnership development and capacity building. She has supported the pioneering development and enhancement of mobile money and agent banking to reach to the underserved in the rural areas of our country.



Ms. Zianah N Muddu General Secretary, Africa Fintech Network and Engagement Partner FITSPA. Her goal is to contribute to building Africa’s digital economy through Fintechs by connecting all bridges in the sector and unlocking doors across the continent and beyond.” She boasts of experience spanning 15 years’ across digital finance services, mobile value-added services, government bodies, aggregator communities, startups, and investment. She is passionate about transforming people’s lives and to improve business performance through the use of acquired knowledge, experience, networks, and exemplary leadership.



Ms. Mercy Sande Ainomugisha

- when you mention gurus in the microfinance sector, Ms. Ainomugisha’s name is one of those you can’t miss out. Having spent the last 18 years of her career working within different MDIs that focus on serving the underserved communities in our country. She has worked with FINCA Uganda, Finance Trust Bank, UGAFODE. Currently she is the CEO of Vision Fund Uganda – taking on the role of transforming the organization from a nearly rundown and loss-making institution to a dynamic, promising, and profitable Tier4 financial services provider. Her passion – to empower financially under-served women and youth in Uganda to have a better life for themselves and their families.

She is leading the integration and innovation delivery pipeline between MTN Uganda and the Fintech products.



Ms. Diana Akullu Wanyama

is a seasoned digital finance practitioner with more than 10 years’ experience working in the banking industry in areas of technology. An expert in digital finance, product management and others. Ms. Akullu works as the Manager of the Contact Centre at DFCU Bank and has spearheaded the rollout of the bank’s innovative online banking platform. Passionate about empowerment of others especially fellow women operating in the digital space, Diana is one of the forces behind Digital Frontiers Association, a registered advocacy group for all things Fintech. We Salute her!!

THE CHANGING FACE OF BANK JOBS IN THE NEXT FIVE YEARS

Do you want a bank job that will be good until 2028, or are you looking for something a little more durable? Then here we bring you some of the future jobs when mapping out your career in banking.

Working in technology in the back office where jobs are already plentiful and will become more so going forward. On the other hand, some front office jobs at commercial banks and Asset Managers are predicted to shrink. Technologists are going to be in demand, with engineering, and data analysts taking over the banks front office operations and IT Specialists taking up the back office. What this means for the banks is to spend more on re-training its staff in these areas to

remain relevant to the clientele.

As banks adopt new technologies and build new businesses, the talent model has started shifting profoundly. In the front office demand for quantitative specialists has started manifesting, while technology experts such as user experience specialists are being aligned with business teams to enable agile proposition development for the savvy customers who need their bank information in real-time rather the previous years where you have to have a bank statement, you need to step physically in the bank premises now it is sent in your inbox. To withdraw money, you had to come to the counter, now digital apps are at the press of your phone to withdraw money from your account to your

wallet, various services like paying statutory fees, schools dues, water or electricity bills are done via your mobile money at your desk, sitting room, in a taxi back home or at a function.

Banks have to embrace the digital tide that has swept the banking world and pronounce its self-more so after the unprecedented Covid 19 epidemic which forced everyone to embrace the fintech in order to access their savings. But systems are run by well trained staff who need to take on short courses like Data Analytics, ACI Dealing, etc., which are all offered at the Bankers Centre of Excellence – Uganda Institute of Banking and Financial Services either in-person or online.

Local Banking And Financial News Highlights

BANK OF UGANDA WITH POST BANK, HOUSING FINANCE PARTNER WITH INTERNATIONAL CHAMPIONS FOR THE SSCI CERTIFICATION

Bank of Uganda recently launched the Sustainable Standards and Certification Initiative (SSCI) which aims at promoting sustainable and responsible practices in the banking sector. The SSCI is a certification program that will evaluate banks' ESG practices for all BOU supervised financial institutions.

Environment, Social and Governance (ESG) issues come top of the core of corporate governance and performance metrics in the corporate world globally. Post Bank and Housing Finance Bank took a bold step towards entrenching these values in their operations, spearheaded by European Organization for Sustainable Development and International Council for Sustainability Standards, who partnered with Ministry of Finance and Bank of Uganda. This will enable local financial institutions to take this initiative to become drivers of the new economy and be equipped to take the lead in transforming it into a high value and hi-tech institution.

During the Launch, Post Bank CEO, Mr. Julius Kakeeto congratulated BOU and HFB upon being enlisted for the SSCI Certification alongside Post Bank, which has always been socially oriented with a focus on environment and governance issues through support of sanitation projects and renewable energy uptake in their product offering.

Housing Finance MD, Mr. Michael Mugabi emphasized that HFB is fully committed to actualizing their strategic ideals as an organization and this partnership forms a basis for the start of their journey to creating a sustainably certified bank. Their prayer is to draw on the valued experience of their partners and take guidance from the international bodies championing this cause.



From left-right – Deputy Governor, Dr. Michael Atingi-Ego, Minister of Finance, Hon. Matia Kasaija, CEO- EOSD Mr. Arshad Rad, MD Uganda Development Bank, Ms. Patricia Ojangole and Md. Post Bank, Mr. Julius Kakeeto at the Certification Ceremony.

Bank Of Uganda Deputy Governor – Dr. Michael Atingi-Ego said the program will provide a framework for banks to assess and improve their sustainability performance while promoting transparency and accountability.

While officiating at the signing ceremony, the Minister of Finance, Hon. Matia Kasaija thanked Bank of Uganda for taking the lead and come out strongly to demonstrate to the financial sector their willingness to walk the talk on sustainability issues.



Housing Finance Bank CEO – Mr. Michael Mugabi and his team together with Mr. Arshad Rab, CEO , EOSD at the certification ceremony.

I&M BANK UGANDA LAUNCHES OFFSHORE BANKING



Mr. Sam Ntulume Ag. Managing Director/CEO, I&M Bank Uganda

I&M Bank Uganda in collaboration with Mauritius financial giant, Bank One launched Offshore Banking services for its clientele to have access to the best global investment solutions. Offshore Banking allows the client to make and receive payments internationally, hold money and set up savings and investment accounts in multiple currencies.

Speaking at the launch at Kingdom Kampala Branch, the Ag. Managing Director/CEO, Sam Ntulume, said the

product would offer a world-class offshore banking option to its clients.

“I&M Bank boasts of a huge corporate clientele base and with our Corporate Centre branch at Kingdom Kampala, we thought it best to collaborate with our sister company, Bank One, to bring world-class offshore banking services to serve our high net-worth customers,” said Sam.

Extracted from I&M website

I&M BANK JOINS KABAKA BIRTHDAY RUN 2023 IN COMMITMENT TO GIVE BACK



I&M Bank Uganda reaffirmed its commitment to supporting charitable causes and giving back to the community by becoming one of the main sponsors of the 2023 Kabaka Birthday Run that took place, 16th April 2023 at Bulange, Mengo. The Kabaka Birthday Run is an annual event organised by the Buganda Kingdom to raise funds for charitable

causes and precedes the birthday celebrations of His Majesty Ronald Muwenda Mutebi II, the King of Buganda. This year's theme was «Men Against HIV/AIDS to Save the Girl Child,» which was in line with UNAIDS' mission of ending AIDS by 2030.

I&M Bank Uganda's Acting Managing Director, Sam Ntulume said. “This partnership is a

significant milestone in promoting health and wellness in Uganda, and we are honored to be part of it. It is an opportunity to give back to the community through our Corporate Social Responsibility pillar; Enabling Giving.”

Extracted from I&M website

MTN announces new MTN API

MTN launched “MTN API as a Service,” allowing third parties to access our software platform for digital transformation of enterprises. With this service, developers and programmers can access MTN’s software platform and create new innovations to enhance their offerings and add value to their platforms.

Non-Governmental Organisations play a critical role in the socioeconomic development of a country, whether that be the creation of citizen agency or

creating employment for thousands of citizens. In the execution of these and more roles, NGOs come across multiple hurdles, which often require the intervention of and response of financial institutions.

It was against this background that dfcu Bank held a successful breakfast meeting for NGO’s at Hotel Africana in Kampala, bringing together participants from various NGOs across multiple areas of work from across the country.

Godfrey Mundua, Head Corporate Banking at dfcu, highlighted the Bank’s commitment to supporting NGOs in Uganda to achieve their objectives, stating that “dfcu Bank recognizes the critical role NGOs play in driving social and economic development in Uganda. We are committed to providing the necessary support to enable these organizations to overcome the challenges they face and achieve their objectives.” -

Extracted from the website



Electronic Registration With The FIA to All Accountable Persons, Held On 31st March 2023 At Silver Springs Hotel-Kampala

The Financial Intelligence Authority (FIA) in partnership with the UNODC Eastern Africa held an awareness drive to digitally register all Accountable Persons (APs) in the country. This took place at the Silver Springs Hotel in Kampala on 31st March, 2023.

Over 400 members of the public attended the awareness session online, in addition to the 40 plus members who attended physically. This is a good indicator of increased public interest and understanding of the AML/CFT matters.



Extracted from FIA Website

Housing Finance Bank strengthens its presence in Hoima City



Housing Finance Bank (HFB) announced the launch of its 18th branch in Hoima City to provide the people of Hoima City and the surrounding areas with access to a wide range of banking services. The launch ceremony – was graced by Mr. Hannington Wasswa, Director of

Commercial Banking at the Bank of Uganda, Dr. Fred Kabagambe-Kaliisa, Senior Presidential Advisor on oil, gas, and minerals Industries, among other dignitaries from the district leadership, the religious and business community.

On behalf of the Bank was the Managing Director Mr. Michael K.

Mugabi, The Executive Director Peace Ayebazibwe accompanied by members of senior management team. The event took place at the new branch Plot 45 – 57 Fort Portal Road, Bunyoro Kitara Building.

Extracted from Housing Finance Bank Website

Housing Finance Bank partners with UNAA to offer investment solutions for Ugandans living in the diaspora and simplify registration payment for the 35th UAA convention



Housing Finance Bank (HFB) Uganda has announced its partnership with the Uganda North American Association (UNAA) to offer investment solutions for Ugandans living in the Diaspora. The partnership also allows customers to pay for their UNAA registration and subscription fees at any Housing Finance Bank branch and through the bank's digital channels.

The partnership between HFB and UNAA underscores the Bank's commitment as an indigenous bank to supporting the Ugandan community – both at home and in the diaspora.

According to Michael Mugabi, the Managing Director at Housing Finance Bank, the partnership aligns with the Bank's commitment to providing convenient and innovative solutions to its customers. *"We are pleased to partner with UNAA to simplify the registration payment process for our customers. Strategic partnerships like these are vital to HFB's commitment to providing efficient, innovative and customer-centric services that maximise value to our customers and help them achieve their financial goals while providing the best possible banking experience."*

Extracted from Housing Finance's website

GIANT INSTITUTIONAL SAVINGS KIT MOVED TO DIFFERENT SAVINGS CHALLENGE PARTICIPANT

The 3rd Edition of the Annual Banking and Financial Services Awareness Month and Savings Challenge jointly organized by UIBFS, UBA and BOU were launched by the Deputy Governor, BOU on 31st October 2022 at Serena Hotel during the 2022 World Savings Day press conference. The event was also graced by the various financial regulatory bodies and sector players. The commemoration climaxed with a run together with the Kampala Hash House Harriers at Naguru Hill top in the evening. This year's theme is "Start Small, Grow Big, Be Green Smart"

Among the different activities was the Savings Challenge where families and friends are encouraged to plan together, save towards their goals, and share their experiences. The challenge will run from 1st November 2022 to 30th October 2023 at the end of which Awards will be given to the best stories.

As part of the Savings challenge, a bigger Giant Savings Kit was to be moved to all participating institutions and the money out of the Savings Kit is to go towards a women led green initiative. So far, participating institutions have been able to save towards the Savings Kit Ugx. **12,322,500/=**.



On 23rd February 2023 UIBFS handed over the Giant Institutional Savings Kit to the Uganda Bankers Association during a press conference. The CEO UIBFS declared that the Institute had saved **Ugx.1,000,000/=**.



The Giant Savings Kit was handed over to Deposit Protection Fund by the Uganda Bankers Association on the 14th March 2023 at an event graced by Mr. Allan Lwetabe Director Investments at Deposit Protection Fund, Mrs. Gorette Masadde the Chief Executive Officer of the Uganda Institute of Banking and Financial Services and Ms. Patricia Amito the Head Communications at the Uganda Bankers Association. Ms. Patricia Amito gladly announced that UBA was able to save **Ugx.1,064,000/=**.



On 28th March Deposit Protection Fund Handled over the Giant Savings Kit to the Uganda Insurers Associations and this was graced by Mr. Patrick O. Ezaga Director Communication at Deposit protection Fund, Mrs. Gorette Masadde Chief Executive officer of the Uganda Institute of Banking and Financial Services, Mr. Jonan Kisakye Chief Executive Officer at Uganda Insurers Association, Ms. Tilda Nabbanja Turyajenda Team leader Financial Literacy at Bank of Uganda and Ms. Patricia Amito Head communication at Uganda Bankers Association. Mr. Patrick Ezaga declared that deposit protection fund had saved **Ugx.1,546,300/=**.

On 11th April 2023 the Giant Savings Kit was Officially handed over from the Uganda Insurers Association to the Uganda Insurance regulatory Authority at an event graced by The CEO UIA Mr. Jonan Kisakye, The CEO IRA represented by Mr. Protazio Sande, Director Planning Research and Market Development, CEO UIBFS, and BOU Ms. Tilda Nabbanja Team Leader Financial Literacy. The CEO UIA announced that they were able to Save **Ugx.2,216,000.**



On Tuesday 18th April 2023 the Giant institutional savings kit was moved from the Insurers regulatory Authority to Uganda Retirements Benefits Regulatory Authority at an event that was graced by the CEO IRA Mr. Kaddunabbi Ibrahim Lubega ,Director Legal Services Ms. Rita Nansasi Waswa of URBRA, and the CEO Uganda Institute of Banking and Financial Services .



The CEO IRA commended UIBFS, UBA and BOU including all participating institutions for coming up and implementing such a great idea that is intended to encourage saving amongst the community as they clock to ages that they cannot work for them selves .

The CEO institute of Banking and Financial Services appreciated IRA for its contribution towards the savings worth **Ugx1,760,000/-.**

On Tuesday 25th April 2023, the Giant intuitional Savings kit was again moved to the from The Uganda Retirements Regulatory Authority (URBRA) to the Uganda Microfinance Regulatory Authority (UMRA) on the event that was graced by Manager Corporate and Public Affairs URBRA Ms. Lydia Mirembe, The CEO Institute of Banking and Financial Services, Ms. Patricia Amto Head Communications Uganda Bankers Association and the Director Finance and Administration Mr. Peter Emong UMRA.



Ms. Lydia Mirembe indicated that it was through the momentum caused by the Savings Challenge that the URBRA's Staff savings scheme was advanced to a SACCO. She gladly announced that URBRA was able to save **Ugx.2,182,200.**

Regional Financial News Highlights

AFRICA REGIONAL ECONOMIC OUTLOOK

Sub-Saharan Africa's recovery was abruptly interrupted by covid 19, whose effects are still being felt two years down the road with no solution to come out of the slumber for many countries as they are heavily extended debt wise. In 2021 Africa's GDP growth had risen to 4.7% but went down to 3.9% in 2022. Slow growth is expected to go down by another 1% - 2% as a worldwide slow down, tighter global financial conditions and a dramatic pickup in global inflation is expected to spill into a region, already weary by the ongoing series of shocks.

Rising food and energy prices spiked and started off since the Ukraine-Russia war are still on the high side with no hope of going down anytime soon. This is impacting the region's most vulnerable and with limited options, many countries are being pushed to the edge as they are finding it difficult to finance their countries' domestic budgets.

Following worldwide trends, inflation has increased faster and more persistently than previously anticipated, reflecting mounting prices for essential food and energy items, which comprise about 50 percent of the region's consumption basket. And while the recent pickup in inflation is less striking relative to historical averages for sub-Saharan Africa, the cost-of-living squeeze has pushed millions of people into acute food insecurity and could weigh on economic growth and undermine social and political stability.

The most recent turmoil is just the latest in a series of shocks over the past few years, all of which have taken a toll on the region's policy space. Public debt has reached about 60 percent of GDP, leaving the region with debt levels last seen in the early 2000s. In this regard, the composition of debt has shifted towards higher-cost private sources, increasing debt service costs and rollover risks. In fact, 19 of the region's 35 low-income countries are now in debt distress or at high risk of distress. They should set the stage for high-quality growth, amid accelerating climate change. Investment in resilient, green infrastructure, and capitalizing on the region's sizable renewable-energy resources will require both innovative private finance and energy sector reforms.

"Budget support—including official development financing and humanitarian assistance—has been declining over the past two decades while the region's immediate and longer-term development needs are rising, particularly in areas such as food security and climate change. Increased support, including more concessional finance, will be crucial for sub-Saharan Africa to be able to pursue a low-carbon and climate-resilient growth path.

Source: IMF Website



International Financial News Highlights

WORLD BANK UPDATE ON THE GLOBAL ECONOMY

Global growth is slowing down in the face of elevated inflation higher interest rates, reduced investment and disruptions caused by Russia's invasion of Ukraine. Given fragile economic conditions prevailing at the moment, any new adverse development such as higher than expected inflation, abrupt rises in interest rates, a resurgence of a covid19 pandemic, would trigger a worldwide recession. This would mark the first time in 80 years that two global recessions have occurred within the same decade.

The global economy is projected to grow by 1.7% in 2023 and 2.7% by 2024. Over the next two years per capita income growth in emerging market and developing economies is projected to average at 2.8%. In sub-Saharan Africa, which accounts for 60% of the world's extreme poor, growth in per capita income over 2023-24 will average just 1.2% this will cause poverty levels to raise.

World Bank Group President Mr. David Maipass says emerging and developing countries are facing a multi-year period of slow growth driven by heavy debt burdens and weak investment as global capital is absorbed by advanced economics faced with extremely high government debt levels and rising interest rates. Weakness in growth and business investment will compound the already devastating reversals in education, health, poverty and infrastructure and the increasing demands from climate change.

Source: World Bank Website

Executive Appointments



Mr. Charles M Mudiwa, MD and CEO, DFCU Bank

Dfcu Bank announced the appointment of Mr. Charles M Mudiwa as managing director and Chief Executive Officer effective 11th April 2023 –From DFCU bank's linkedin page



Mr. Raj Kumar Meena, Outgoing MD Bank of Baroda

GOODBYE - THE HARDEST THING TO SAY - MR. RAJ KUMAR MEENA, MD BANK OF BARODA BOWS OUT

Mr. Raj Kumar Meena, Managing Director – Bank of Baroda is leaving Uganda after his tour of duty came to an end. He leaves behind a sound and profitable bank, and new innovations like the recent incorporation of agency banking to serve previously unbanked populations as well as the support he provided to this institute in the promotion of financial services awareness and financial literacy drives have been crucial in enhancing the capacity of the banking and financial services over the years. Despite having a small number of branches, Bank of Baroda successfully leveraged today's technology to evolve into a profitable brand under his leadership.

Uganda Institute of Banking and Financial Services appreciate the partnership and working relationship we have enjoyed with Bank of Baroda, as our Corporate Member, under the leadership of Mr. Kumar, we will miss his personal involvement in all members activities we have been organizing throughout the years he has been with Baroda.

We wish him all the best in his new assignme

Photo Moments



FITSPA participants on the Financial Reconciliation program pose for the photo at the Institute



Training on Cash management in Microfinance institutions carried on 14th April 2023



ACI Dealing Certificate students in a revision session at the Institute



Ivory Bank delegates pose for a photo while attending the Branch Manager's training at the Institute



Training of trainers session for MADFA SACCO under the Microfinance Apprenticeship Program (MAP)



The Training and Partnerships Manager UIBFS receiving a certificate of appreciation from Mr. Sam Ntulume at the Accounting Students' Association of Makerere University Annual Dinner

CPDs CONDUCTED IN APRIL 2023 AND PARTICIPANTS FEEDBACK

CPD and Date	Organizations represented.	Participants comments
Preserving and Providing Public Confidence in Uganda's Financial Systems on 6th April 2023	Abc Capital Bank, Centenary Bank, Tropical Bank and Diamond Trust Bank	<ul style="list-style-type: none"> • Thank you Patrick, this has been very informative and elaborative enough
Anti-Money Laundering and Anti-terrorism Financing- the role of the banker to curb it on held Thursday, 13th April 2023	Diamond Trust Bank, Ugafode, United bank for Africa and Individuals	<ul style="list-style-type: none"> • Thank you so much Paul for explaining the realities of Anti- Money Laundering

UIBFS News and Upcoming Events



THE UGANDA INSTITUTE
OF BANKING AND
FINANCIAL SERVICES

APRIL - MAY 2023 CONTINUOUS PROFESSIONAL DEVELOPMENT (CPD) CALENDAR

1 UNDERSTANDING GREEN FINANCE AND ITS IMPORTANCE

Area	Target Audience	Date	Time	CPD Points
Credit	Credit / Risk / Compliance Managers, Officers, Branch Managers Members / Non Members	20 th April	3pm - 5pm	2 Points

2 BUILDING HIGH PERFORMANCE BANK BRANCHES

Soft Skills	Compliance, Risk Officers / Managers, Legal Officers, Branch Managers Members / Non Members	27 th April	12pm - 2pm	2 Points
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3 DATA AND ANALYTICS IN FINANCIAL SERVICES: BUILDING A FUTURE READY BANK WITH ANALYTICS

General	Retail & Corporate Dept, Credit, Treasury, Finance, Branch Managers / Supervisors and All Branch Staff, Members / Non Members	4 th May	3pm - 5pm	2 Points
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4 THE GROWING INFLUENCE OF ESG ON INVESTMENT DECISIONS – THE ESG MEASUREMENT TECHNIQUES

Finance	Finance Managers / Officers, Finance Dept staff Officers, Branch Managers, Members / Non Members	11 th May	3pm - 5pm	2 Points
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5 BUILDING A PROFITABLE GREEN LOAN PORTFOLIO IN BANKS / FINANCIAL INSTITUTIONS

Credit	Credit / Risk / Compliance Managers, Officers, Branch Managers, Members / Non Members	18 th May	3pm - 5pm	2 Points
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6 LEVERAGING ON TECHNOLOGY TO MANAGE RISKS DURING DISRUPTIONS

Risk/IT	Risk Managers Compliance, Banking Officers, IT staff, Members, Non Members	25 th May	3pm - 5pm	2 Points
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Note: All CPDs will be conducted online via  ZOOM

FOR INQUIRIES ☎ 0777865485 / 0701583513 ✉ membership@uib.or.ug 🌐 uibfs.or.ug



THE UGANDA INSTITUTE
OF BANKING AND
FINANCIAL SERVICES

JUNE 2023
CONTINUOUS PROFESSIONAL
DEVELOPMENT (CPD)
CALENDAR

1 TRANSPARENCY, ACCOUNTABILITY AND ETHICAL VIOLATIONS IN FINANCIAL INSTITUTIONS

Area	Target Audience	Date	Time	CPD Points
Professionalism	All Bank / Financial Institutions staff Members/Non-Members	8 th June	12pm - 2pm	2 Points

2 BUILDING AND INCREASING EMPLOYEE PRODUCTIVITY THROUGH WORK LIFE BALANCE

Soft Skills	All Bank / Financial Institutions staff Members Non-Members	15 th June	12pm - 2pm	2 Points
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3 DIGITAL TRANSFORMATION – THE FINTECH ECOSYSTEM IN THE BANKING SECTOR AND ITS OPPORTUNITIES FOR GROWTH IN LIGHT OF THE MARKET DYNAMICS

IT	Department Heads, Branch Managers Supervisors Members, IT Officers Members & Non Members	22 nd June	3pm - 5pm	2 Points
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4 THE POWER OF EMPLOYEE FINANCIAL LITERACY – GROWING BANK BUSINESS BY EMPOWERING AND ELEVATING YOUR EMPLOYEES

General	Department Heads, Branch Managers Supervisors, All branch staff Members, Non Members	22 nd June	3pm - 5pm	2 Points
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Note: All CPDs will be conducted online via  ZOOM

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Upcoming Short Skills Courses in Banking and Finance For May 2023

SN	CATEGORY	COURSE/ PROGRAMME	DATES May	Duration	Investment
1	Audit	Auditing Bank Operations	1-2	2 days	UGX 550,000/USD 245
2	Agriculture Finance	Agricultural Value Chain Financing	1	3 months	UGX 3,200,000
3	Compliance	Compliance Certificate	1	3 months	UGX 1,500,000/USD 450
4	Digital Banking	Managing Cyber Security and Payments	4-5	2 days	UGX 550,000/USD 245
5	Digital Banking	Artificial intelligence in Banking	8-12	1 week	UGX 900,000/USD 450
6	Operations	Clearing, Payment Systems and Collections	9-10	2 days	UGX 550,000/USD 245
7	Treasury	Cash Management	16-17	2 days	UGX 550,000/USD 245
8	Credit	Credit Origination and Analysis	18-19	2 days	UGX 550,000/ USD 245
9	Leadership	Leadership in Crisis	22-23	2 days	UGX 550,000/USD 245
10	Customer Service	Customer Service Excellence	23-24	2 days	UGX 550,000/USD 245
11	Soft Skills	21 st Century Core Skills Training	On demand	16 hours per module	UGX 550,000/USD 245 per module

Digital And Computer Based Programs Available For 2023

COURSE/ PROGRAMME	DATES	Duration	Investment
Computerized Accounting Using Tally and QuickBooks	On demand	2 weeks	UGX 850,000
Advanced Databases (SQL)	On demand	2 weeks	UGX 900,000
Introduction to Big Data Analytics in R and Python	On demand	2 weeks	UGX 900,000
Qualitative Data Analysis using Atlas, ti and Nvivo	On demand	2 weeks	UGX 850,000
Advanced Excel	On demand	2 weeks	UGX 850,000
Professional Microsoft Certifications	On demand	2 weeks	UGX 850,000
Digital marketing and corporate Communications	On demand	2 weeks	UGX 900,000
Data Entry and Statistical Analysis (Epi Data, Epi Info, SPSS, Stata)	On demand	2 weeks	UGX 850,000

Short and Executive Programs as below:

- Short Banking and Finance Courses (1-5 days)
- Specialized Courses (Up to 6 months leading to certification in a specific area)
- Microfinance Programs

MEMBERSHIP AND CONTINUOUS PROFESSIONAL DEVELOPMENT (CPD) PROGRAM

Whether you have just started your career or you have worked in the banking and financial services industry for many years, the UIBFS membership Program is designed to provide clear pathways for career development and professional recognition, provide professional support through training and Continuous Professional Development (CPDs) to enable her members develop the knowledge, skills and competence required of today’s banking and finance professionals.



Individual Membership Categories / Levels and Requirements

MEMBERSHIP LEVEL / CATEGORY	REQUIREMENTS / QUALIFICATION CRITERIA	TARGET AUDIENCE	ANNUAL MEMBERSHIP SUBSCRIPTION (FEES)
STUDENT	Anyone studying a professional or academic qualification at the Institute.	A-level school leavers, University Students, Bank or Financial Institutions employees	UGX 100,000/=
AFFILIATE	<ul style="list-style-type: none"> ▪ Employee or anyone interested in the Banking and Financial services Industry ▪ OR Former student of a non-professional course ▪ Required to take and pass the Online Basic Banking Course ▪ Required to take 20 CPDs annually 	Entry or any Career Level	UGX 200,000/=
AFFILIATE PROFESSIONAL	<ul style="list-style-type: none"> ▪ Graduate of Chartered Banker level 1 ▪ OR graduate of UIBFS Diploma in Microfinance ▪ Required to take 25 CPDs annually 	Entry at Officer level	UGX 200,000/=

MEMBERSHIP LEVEL / CATEGORY	REQUIREMENTS / QUALIFICATION CRITERIA	TARGET AUDIENCE	ANNUAL MEMBERSHIP SUBSCRIPTION (FEES)
CERTIFICATED PROFESSIONAL	<ul style="list-style-type: none"> ▪ Must have completed some certified modules of Chartered Banker level 2 ▪ OR Graduate of Professional courses at the Institute e.g. Banking Certificate, CPB, Certified Credit Management and Banking certificate ▪ OR Has attained any of the following Academic programs, MA in Financial Services, PGD in Agric Risk and Management ▪ OR any post Graduate training in Finance Management related field. ▪ Required to take 30 CPDs annually 	Middle Level Management	UGX 250,000/=
ASSOCIATE	<ul style="list-style-type: none"> ▪ Must be a graduate of Chartered Banker Level 2 ▪ with at least 3 years banking and financial services work experience ▪ Required to take 35 CPDs annually 	Middle Level Management	UGX 250,000/=
MEMBER	<ul style="list-style-type: none"> ▪ Is a graduate of Chartered Banker level 3 with at least 5 years banking & financial services work experience ▪ OR Is a graduate of Chartered Banker By Experience 12 week Program; designed for experienced Professionals at EXCO or Senior Management level with 10 years industry experience; 5 of which at Senior level ▪ Required to take 35 CPDs annually 	Bank and Financial Institutions Heads of Departments, EXCO & Senior Management.	UGX 300,000/=
HONORARY MEMBER	<ul style="list-style-type: none"> ▪ Bank and Financial Institutions Senior managers/ Heads of Departments / EXCO ▪ Possession of 10 years' experience in a specific field ▪ Continuous learning through relevant short skilled courses at the Institute or any other recognized training institution (30-hours minimum) including a Banking/ Finance Ethics Course OR ▪ Required to take 35 CPDs annually 	Bank and Financial Institutions Heads of Departments, EXCO & Senior Management	UGX 350,000/=
FELLOW	<ul style="list-style-type: none"> ▪ Has attained Chartered Banker qualification ▪ with at least 10 years of banking and financial services experience ▪ Has made significant contribution to the sector ▪ Should be Nominated by 2 Fellows, elected by the UIBFS Council ▪ Required to take 35 CPDs annually. 	Bank / Financial Institutions Board of Directors, EXCO and CEOs / MDs	UGX 400,000/=

MEMBERSHIP LEVEL / CATEGORY	REQUIREMENTS / QUALIFICATION CRITERIA	TARGET AUDIENCE	ANNUAL MEMBERSHIP SUBSCRIPTION (FEES)
HONORARY FELLOW	EITHER Person of distinct learning and made significant contribution to the Banking and financial Services industry. <ul style="list-style-type: none"> Should be nominated by 2 UIBFS fellows and elected by the Council No CPDs required 	Bank / Financial Institutions Board Members and CEOs / MDs.	UGX 500,000/=
	OR <ul style="list-style-type: none"> Financial Institutions Board Members, Bank Executive Directors and Bank CEOs / MDs. Nominated by the UBA or 2 UIBFS Fellows and elected by the Council Required to take 20 CPDs (hrs) or undertake knowledge sharing through facilitating the CPD program, contribution in publications, research, structured coaching and mentoring 	Bank / Financial Institutions Board Members, Bank EDs and Bank CEOs / MDs	UGX 500,000/=

Individual Membership Benefits and Value

MEMBERSHIP LEVEL	ONLINE STUDY RESOURCES INCLUDING A DIGITAL LIBRARY ENABLED WITH A MOBILE APP	PERSONAL & NETWORKING EVENTS	PERSONAL & CAREER GROWTH	RECOMMENDATION FOR INTERNSHIP & EMPLOYMENT IN CORPORATE MEMBER INSTITUTIONS	TRUSTED INFORMATION SOURCE E.G. NEWSLETTER, MAGAZINE	OPPORTUNITY TO WORK AS UIBFS BRAND AMBASSADOR	COACHING & MENTORING PROGRAM	CONTINUOUS PROFESSIONAL DEVELOPMENT PROGRAM (CPD), EVENTS AND RESOURCES (FREE AND DISCOUNTED)	PROFESSIONAL DESIGNATION	MEMBER DESIGNATION	OPPORTUNITY TO TEACH / MENTOR AT THE INSTITUTE
STUDENT	YES	YES	YES	YES	YES	YES					
AFFILIATE	YES	YES	YES	YES	YES	YES	YES	YES			
AFFILIATE PROFESSIONAL	YES	YES	YES	YES	YES	YES	YES	YES	PROFESSIONAL BANKER	PBUIBF	
CERTIFICATED PROFESSIONAL	YES	YES	YES	YES	YES	YES	YES	YES	CERTIFICATED PROFESSIONAL BANKER	CPUIBF	YES
ASSOCIATE	YES	YES	YES	YES	YES	YES	YES	YES	EXECUTIVE BANKER	AUIBF	YES
MEMBER	YES	YES	YES	YES	YES	YES	YES	YES	CHARTERED BANKER	MUIBF	YES
FELLOW	YES	YES	YES	YES	YES	YES	YES	YES	FELLOW	FUIBF	YES

Log on to <http://www.join.uibfs.or.ug> and sign up for UIBFS membership and enjoy a number of membership benefits that include the Institute's Continuous Professional Development (CPD) Program in all areas of banking and Finance .

To Apply

Follow this online application link: sms.uibfs.or.ug
Visit the website : www.uibfs.or.ug

For inquiries about application and other details, please contact us as follows:

UIBFS mail: uibinformation@uib.or.ug (for general inquiries) or

Registrar: registrar@uib.or.ug /[0414233628](tel:0414233628)/[0772467127](tel:0772467127) (for Professional & Post graduate courses).

Training & Partnership Executive: training@uib.or.ug /
[0775430099](tel:0775430099)/[0705254012](tel:0705254012) (for Short skills courses).

Membership & Business Development: membership@uib.or.ug /
[0414255848](tel:0414255848) /[0701583513](tel:0701583513) (for registration & renewal)

Digital Programmes: digitalcourses@uib.or.ug /
[0414233628](tel:0414233628)/[0759981772](tel:0759981772) (for inquiries regarding Digital programmes).

E-learning Executive: e-learning@uib.or.ug /[0701782931](tel:0701782931)/[0776768658](tel:0776768658)
(in regard to E - learning issues).