



THE BANK SCENE

Newsletter of The Uganda Institute of Banking and Financial Services

Editorial

Dear our esteemed readers,
Here is the February 2021 issue of the Bank Scene.

The Institute recently launched a new Membership program that is set to enhance the Institute's mandate of promoting professionalism within the banking and financial services industry through staged advancement in Professional Qualifications and Continuous Professional Development (CPD).

This new program is now operational and we urge you to visit <http://www.join.uibfs.or.ug> and sign up for membership and enjoy a number of benefits that include personal and career growth and CPD topics in all areas of banking and Finance.

We are still receiving applications for all our **Professional and Academic Programmes** for the March – June 2021 intake as well as short skills courses and encourage you to take up these programmes to enrich your skills, academic and professional credentials.

INSIDE

- **Banking and Financial Services Industry news**
- **Regional and International Financial News Highlights**
- **UIBFS News and Upcoming Events**

Covid-19 and Access to Agricultural Finance in Uganda

During August and September 2020, Wellspring Development Capital and Sofala Partners conducted a “rapid diagnostic” on the impact of COVID-19 on Agricultural finance in Uganda, on behalf of Financial Sector Deepening Uganda (FSDU). More than 85 experts and practitioners across the country, from those involved in farming and agro-processing, to traders and exporters, commercial banks, NBFIs, SACCOs, regulators, development partners, and more were consulted.

Structural impediments to financial access existed prior to COVID-19. Only 6% of small-scale Ugandan agribusinesses had access to a loan or line of credit, versus 44.1% in Kenya. Instead, Uganda's Agri-SMEs and smallholders have historically relied more on informal sources of credit, or their own cash, to fund activities.

Covid -19 impact on Agricultural Value Chains: Some value chains were more affected than others by COVID-19 induced changes to demand and supply in Uganda. Poultry, for example, saw a particularly steep drop in demand in response to an almost total cessation of activity in the tourism and hospitality sectors. Agro-inputs were similarly affected, but for different reasons: this was due to a fall in supply as cross-border supply chains froze over. By contrast, coffee and tea were minimally affected during the period between March and August 2020, with export volumes exceeding previous highs.



However, interviewees noted these sectors are likely to suffer a much longer ‘hangover’ from COVID-19, with low end-market demand for several years to come.

COVID-19's impact on lenders: Unsurprisingly, COVID-19 has impacted not just agricultural markets but also the financial flows that underpin them and the impact varied widely. SACCOs, Village Savings and Loans Associations (VSLAs) and Microfinance Institutions (MFIs), which together form the backbone of Uganda's agricultural finance ecosystem, were worst affected by COVID-19, experiencing liquidity challenges due to reduced cash flows and accumulation of bad debt. Survey respondents associated with SACCOs and MFIs all noted that since March 2020 lines of agricultural credit had ‘significantly’ (30%-50%) or ‘severely’ (more than 80%) reduced. As a result, SMEs and smallholders – the largest client base for these local-level financial institutions – experienced the greatest reduction in access to capital.

Commercial banks, which prior to March 2020 provided 93% of formal lending by volume in the sector, have continued to lend, but at a slightly lower rate, and lending has – in large part – been restricted to existing borrowers. As one interviewee commented: “banks actually have a lot of liquidity currently but they are generally sitting back – playing wait and see for now”. Similarly, impact investors consulted for this study noted that rather than seeking to diligence new investees at a time when in-person meetings were challenging, they were channeling further resources into agri-businesses with which they had an existing commercial relationship predating COVID-19.

State lenders – Uganda has no Agriculture Development Bank or Cooperative Bank, so traditionally the state has been relatively uninvolved in direct agricultural lending. However, the government’s assertive plans to channel approximately UGX 1.277 trillion towards the recapitalization of Uganda Development Bank (UDB), Uganda Development Corporation (UDC) and MicroFinance Support Centre (MSC) buck this trend, placing the state centre stage in the COVID-19 economy recovery. We understand that the majority of resources are likely to be channelled through the UDB, which is focused on funding for larger, export-focused firms. Support for MSME’s will be channelled through MSC.

Five key takeaways from on the-ground consultations

As this post demonstrates, no ‘one size fits all’ narrative is available to capture the impact of COVID-19 on Ugandan agriculture and agri-finance. Rather, a nuanced picture is emerging, demanding tailored and targeted responses. Different value chains will bounce back at different speeds, and the same applies to credit flows from different lender categories. Nevertheless, the research did identify a few cross-cutting themes which may prove useful in guiding and informing decision-making in the months to come.

Input supply chains were badly affected during the lockdown: Supply chain disruptions (e.g. transport costs and implementation of expensive new SoPs) saw input suppliers operating expenses rise by 30-50%. In conjunction with reduced demand due to vendor closures and transport restrictions, which prevented farmers accessing seeds agrochemical shops, input suppliers reported that turnover fell by between 25% to 50% (some interviewees reported a 65% drop).

SMEs were generally hit harder than larger Agribusinesses: SMEs were affected by increased labour costs (as supply reduced) and a liquidity squeeze as SACCOs and VSLAs were impacted. In contrast the profits of some larger players – especially those that secured government contracts to distribute food relief – were broadly unaffected. As one respondent noted, “we need to create a level of competition in the market, with agri-SMEs empowered to act and properly financed. It doesn’t necessarily make sense [only] to back the big off-takers as they already have too much influence.” In particular, respondents cited SMEs’ need for working capital. “SMEs have eaten up their capital, they urgently need to beef up liquidity to improve cash flow/trading cash.” As noted above, the government is preparing a largescale MSME recovery fund (total stimulus package of UGX 5 trillion) to address this issue, to be financed both by donors and domestic borrowing. As part of this, with the aim of injecting liquidity into MSME sector, the GoU has allocated approximately UGX 94 billion (\$25.5 million) to the MSC / Emyooga fund, which will lend unsecured at 8% to SACCOS and 13% to MSMEs.

Agri-export sector was also hit hard: Pre-COVID-19, a shipment from Mombasa to Kampala took roughly 3 to 5 days; in August 2020, it took 20 days. Cost of freight/transport increased up by a third, while storage costs for stock also rose. The result is increased operational costs for agribusinesses. We have seen a particularly prominent impact on agri-

exporters and traders in perishables, whose access to end-markets was choked off.

Non-COVID-19 issues exacerbated the negative impact of COVID-19: The lack of storage and grain handling infrastructure made the supply glut during Q2-Q3 worse. Uganda does not have a national strategic grain reserve; rather, storage is owned privately. Post-harvest loss reduction, especially drying facilities, could therefore form a central plank of the longer-term COVID-19 recovery strategy.

Lack of digitisation along the value chain exacerbated the firm-level economic effects of COVID-19. Digitizing agri-systems (e-extension, e-commerce, digital payments, and mobile-enabled market info) would reduce hoarding behaviour, price volatility, and producer uncertainty. Respondents therefore consistently highlighted that digitization initiatives could form part of an effective post-COVID-19 recovery strategy.

Crucial regional food market closed prior to COVID-19: Since January, Kenya has largely blocked Ugandan dairy imports, among other food commodities. Hence, addressing non-tariff barriers to increased regional and continent-wide trade is a high priority issue, alongside any COVID-specific response efforts, if Uganda is to realize its latent potential as a leading cost-competitive food exporter to the region.

The impact on the loan books of commercial bank’s is not yet clear: The impact of COVID-19 on the rate of non-performing loans in Uganda will not become apparent until Q1 – Q2 2021. We must monitor this space closely. As one interviewee noted, “In response to COVID-19 the Bank of Uganda has eased regulation in the banking sector – whereas previously only two loan restructurings were permissible now it’s effectively uncapped – and banks are expected to be much more lenient [with borrowers] ... the restructurings won’t show you the NPLs – we’ll need to wait till next year to know”.

Source: FSDU

Bank of Uganda maintains Central Bank rate at 7% in February 2021

The Bank of Uganda at the February Monetary Policy Committee meeting maintained the Central Bank Rate (CBR) rate at 7%. The MPC noted that since the last meeting in December 2020 the economic recovery has somehow lost momentum. BOU economic activity indicators indicated a growth of 2.6% in the quarter to December 2020 down from a growth of 9.6% in the quarter to September 2020.

As the Vaccine becomes readily available in Uganda and the spread of Covid – 19 is contained, tourism is expected to rebound. In addition, exports should benefit from strengthening demand, reduced pandemic related uncertainty and improving global investment. BOU projects Economic growth of 3.0-3.5 percent in FY 2020/21, increasing to 4.0-4.5 percent and 6.0-7.0 percent in FY2021/22 and in the outer years, respectively. Medium term outlook continues to be highly conditional on the world wide roll out of the vaccines.

On the upward side however, economic activity could be stronger than is currently projected if Covid -19 scarring effects become limited in scope. A successful and faster rollout of mass vaccinations globally could allow a quicker unwinding of social distancing measures and result in more robust increase in economic activity

BOU will also extend for six months effective 1st April 2021 the Credit Relief Measures (CRM) and also maintain the Covid -19 Liquidity Assistance Program (CLAP) to supervised Financial Institutions and will review the CLAP from time to time as the pandemic evolves to ensure viability of solvent supervised financial institutions that may come under liquidity stress during the pandemic and to support credit extension.

Source: Bank of Uganda

Parliament of Uganda passes NSSF bill that allows mid-term access to savings

Parliament passed the National Social Security Fund (NSSF) Bill in February 2021 which will see contributors aged 45 and above have mid-term access to their savings. The Bill was stood over in September 2020, over a contentious Clause after lawmakers failed to agree on the categories of people to have mid-term access. The report proposed that mid-term access provides for additional benefits and relief to members of the Fund before they reach the age prescribed by the law. “A person with a disability who lacks gainful employment or fails to generate income and unable to make contributions to the Fund for a period of not less than one year should access up to 75 per cent of their contributions upon application,” the report reads in part.



Uganda maintains 10th spot in ABSA's Africa Financial Markets Index

Uganda has for the fourth consecutive year maintained the 10th position in the Absa Africa Financial Market Index 2020, signaling a stagnation in performance. The report, released by Absa Bank shows that Uganda scored 52 out of 100 in 2019/20 compared with 50 out of 100 scored in 2017/18, but still lagged behind a number of countries in Eastern and Southern Africa.

Absa Africa Financial Markets Index evaluates financial market development in 23 countries, and highlights economies with the most supportive environment for effective markets. The Index facilitates meaningful debates about the maturity and accessibility of Africa's financial markets, and records the openness to foreign investment

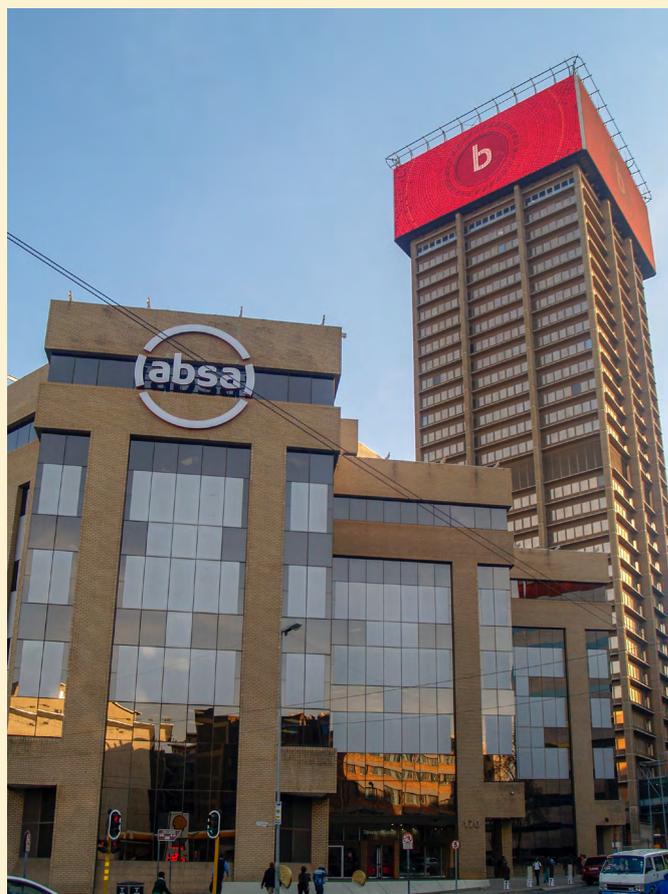
of countries across the continent. Ridle Markhur, a senior economist at Absa Group, said Uganda's growth prospects in line with the AFMI will now largely depend on how the government continues to manage the spread of COVID-19, performance of the services sector, inflation, exchange

rate movements and performance of imports and exports. Markhur added that the private sector performance, Final Investment Decision (FDI) announcement for the oil and gas sector, public debt management and the emerging January 14 election tensions will be the other determining factors for Uganda's economic growth and investment curve going forward. In the East African region, Uganda comes second behind Kenya and Tanzania and Rwanda, respectively. Overall, the five highest ranked financial markets in the 2020 index are: South Africa, which remains in the top position; Mauritius, Nigeria, Botswana and Namibia. Ethiopia was ranked last. Commenting on the Uganda's score, Michael Atingi-Ego, the Deputy Governor, Bank of Uganda, who also delivered a keynote speech at the virtual meeting, said Uganda still has room for improvement going forward. He said the country's strength in access to foreign exchange, ranking only behind South Africa, is anchored

on a liquid forex market, healthy foreign exchange reserves that are above 5 months of import cover as well as a vibrant interbank swaps and forwards market that is supported by an active interbank money market.

Atingi, for instance, said Uganda scored strongly in market transparency, tax and regulatory environment, ranking 6th overall, and 1st in the East African Community (EAC). This, he said, reflects moderate risk of national debt distress, sustaining of the sovereign credit ratings at "B" by Standard and Poor's and "B+" by Fitch Ratings, and compliance with International Financial Reporting Standards together with the commendable tax and accounting environment that is overseen by an independent oversight body – the Institute of Chartered Public Accountants of Uganda.

Economic analysts also suggest that accommodative monetary policy stance with the policy rate – the central bank rate – at a low of 7% together with a host of credit relief measures and fiscal stimulus have supported the economy during the Covid-19 pandemic.



Regional Financial News Highlights

Rwanda's central bank may need to bolster support – IMF

The National Bank of Rwanda may have to increase the size of its liquidity support measures, should the Covid-19 pandemic continue to hinder the African country's economic recovery. According to a new report from the International Monetary Fund, Rwanda has limited fiscal space to provide additional support to an already ailing economy.

“The central bank might be required to increase the size of existing liquidity support measures such as the lending facility to banks to cushion the more severe impact of the pandemic,” the IMF report says. In addition to cutting interest rates from 5.5% to 4.5% last year, the central bank implemented a number of policies to calm markets and provide lending support. This included reducing reserve ratios to 4% and establishing a new lending facility worth 50 billion francs (\$51 million). This fund was initially designed to run for six months (April to October 2020), but was later extended to support banks that may face liquidity shortfalls.

Shoprite fights order halting its exit from Kenya market

South African retail store, Shoprite has asked the High Court to lift an order halting its planned exit from Kenya over a petition filed by a shopper who claims to have been injured in one of its branches. In reply to a case filed by Mr Patrick Macharia Maina, the retail chain said the continued existence of the order was causing it massive financial losses and likely to expose it to lawsuits. The decision to exit Kenya was made in March last year and the supermarket commenced negotiations with various landlords to surrender their leases ahead of time.

International Financial News Highlights

New macroeconomic framework needed for recovery – Bank of Ghana Governor.

The Bank of Ghana's Governor says there is a need to design a medium-term macroeconomic framework to help the country's economy recover from the impact of Covid-19. Ernest Addison said public debt levels had risen due to a fiscal expansion to contain the impact of the pandemic. “There is the need to design a plan to bring down the debt to sustainable levels to contain risks posed to future financing of the budget, exchange rate stability and financial sector stability,” he said. According to the central bank's latest data, public debt reached 71% of GDP at the end of September 2020.

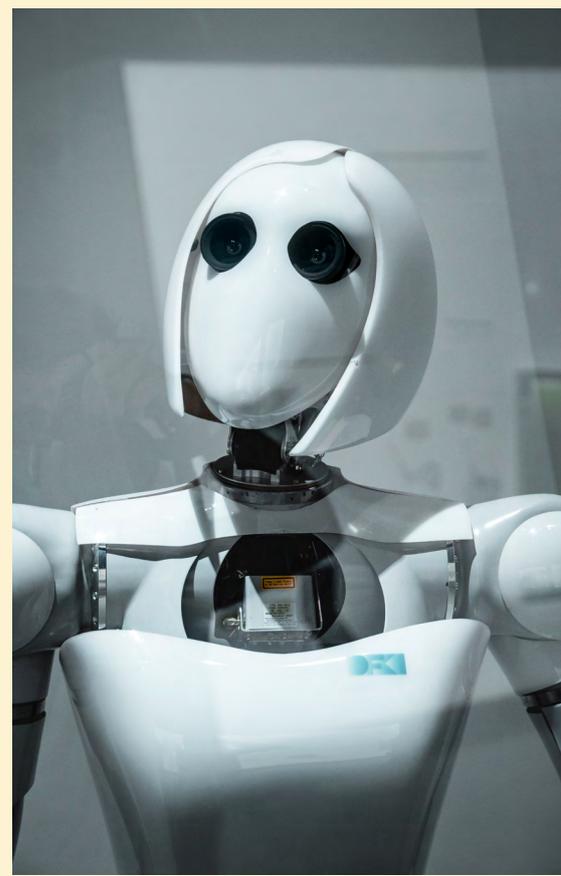


Ernest Kwamina, Governor of the Central Bank of Ghana

US leading race in artificial intelligence, China rising

The United States is leading rivals in development and use of artificial intelligence while China is rising quickly and European Union is lagging, a research report showed. The study by the Information Technology and Innovation Foundation assessed AI using 30 separate metrics including human talent, research activity, commercial development and investment in hardware and software. The United States leads, with an overall score of 44.6 points on a 100-point scale, followed by China with 32 and the European Union with 23.3, the report based on 2020 data found. The researchers found the US leading in key areas such as investment in startups and research and development funding. But China has made strides in several areas and last year had more of the world's 500 most powerful supercomputers than any other nation -- 214, compared with 113 for the US and 91 for the EU.” Daniel Castro, Director of the think tank's Center for Data Innovation

and lead author of the report noted that countries need to pay attention to what China is doing and respond, because nations that lead in the development and use of AI will shape its future and significantly improve their economic competitiveness, while those that fall behind risk losing competitiveness in key industries.



UIBFS News and Upcoming Events



THE UGANDA INSTITUTE
OF BANKING AND
FINANCIAL SERVICES

ISO 9001:2008 CERTIFIED

APPLICATION / ENROLMENT 2021 INTAKE FOR PROFESSIONAL AND ACADEMIC PROGRAMS

Enrollment/application for 2021 Intake is ongoing for **Online** Professional and Academic Banking and Finance Programs listed below. Eligible aspiring Banking Professionals, Current Bank Employees, Staff of other Financial Institutions, University graduate, Diploma holders and UACE holders are encouraged to apply Online following online application link: [sms.uibfs.or.ug](sms:uibfs.or.ug) or visit the Institute Website at www.uibfs.or.ug

CHARTERED BANKER (Available On line- Instructor led & Self Study Online)

Application: On-going

Programme	Entry Requirements	Duration and Cost	Learning outcomes and Benefits
<p>The Chartered Banker programme will provide Graduates with an extensive, detailed and critical knowledge of the banking sector. The program is intended for:</p> <ul style="list-style-type: none"> Bank staff at all levels entry level, mid-level branch managers, Specialists in Risk and Compliance, Corporate & Retail Lending, International Banking & Trade Finance Customer Relationship Management EXCO Members, & Head of functions Board members in financial institutions Persons wishing to develop Banking and Financial services industry. 	<p>Applicants should possess atleast one the following requirements</p> <p>(i) First Route (Eligible for exemptions)</p> <ul style="list-style-type: none"> Bachelor's Degree in relevant disciplines (Eligible for exemptions) Professional qualifications (CPA, ACCA, CIMA, CIPS, CPB) Master's degree <p>(ii) Second Route (No exemptions)</p> <ul style="list-style-type: none"> Diploma OR U.A.C.E with 2 Principal Passes with Credits in English and Math at UCE OR Equivalent 	<p>Duration : Each level: 1 year (a minimum 1 subject to Maximum 6 subjects per semester)</p> <p>Cost :</p> <p>(i) Online instructor- led or Evening study: UGX 300,000 per subject covering Tuition & Exams OR the Total cost for 6 subjects: UGX 1,800,000 per semester</p> <p>(ii) Self-Study online: UGX 185,000 per subject OR the Total cost for 6 subjects: UGX 1,110,000 per semester.</p> <p>(iii) Functional Fees: UGX 425,000 per year</p>	<ul style="list-style-type: none"> Chartered Banker Level 1: Professional Banker graduates will attain a firm foundation of technical banking Chartered Banker Level 11: Executive Banker graduates will gain bank management skills and critical understanding of the banking sector Chartered Banker Level 111: Graduates will be equipped with strategic level analytical skills necessary to address country and global financial challenges

CERTIFIED CREDIT MANAGEMENT (Available On line- Instructor led & Self Study Online)

Application: On-going

Programme	Entry Requirements	Duration and Cost	Learning outcomes and Benefits
<p>The Certified Credit Management program will provide Credit Managers with key skills set that put them at the pinnacle of credit business management in the financial sector.</p> <p>The program is intended for :</p> <ul style="list-style-type: none"> • Credit Analysts & Managers, • Monitoring & Evaluation Officers • Credit supervisors & Administrators, • Audit, retail & corporate banking Executives • Branch Managers • Business sourcing and acquisition staff • Board risk & credit committee / Credit approval committee members 	<p>Applicants should possess at least one of the following requirements:</p> <ul style="list-style-type: none"> • A University degree with at least two years of Credit related work or experience in a financial Institution • Certified Professional Banker (Diploma in Banking)/ Certificate in Credit Management 	<p>Duration: 9 months (2 semesters)</p> <p>Cost :</p> <p>(i) Online instructor-led or Evening study: UGX 1,250,000 per semester</p> <p>(ii) Self-Study online: UGX 720,000 per semester.</p> <p>(iii) Functional Fees: UGX 960,000</p>	<ul style="list-style-type: none"> • Certified Credit Management Program graduates will be equipped with skills for credit business acquisition, management and growth in the financial services sector • A team of experienced Credit and Risk Management bankers will provide you with in-depth and practical training with case studies during the course.

DIPLOMA IN MICROFINANCE (Available On line- Instructor led & Self Study Online)

Application: On-going

Programme	Entry Requirements	Duration and Cost	Learning outcomes and Benefits
<p>Diploma in Microfinance Program targets:</p> <ul style="list-style-type: none"> • Microfinance and SACCO staff • Fresh Graduates seeking for a career in Microfinance financial services 	<p>Applicants should possess at least one of the following requirements:</p> <ul style="list-style-type: none"> • UACE with One principal pass and two subsidiary passes, or the equivalent • Diploma • Degree holders • qualifications from recognised Institutions 	<p>Duration : 2 years (4 semesters)</p> <p>Cost :</p> <p>(i) Online instructor-led: UGX 750,000 per semester</p> <p>(ii) Self-Study online: UGX 600,000 per semester.</p> <p>(iii) Functional fees: 425,000 per year</p>	<ul style="list-style-type: none"> • Graduates will acquire key skills set, putting them at the pinnacle of microfinance business management in the financial sector. • Understanding of the Microfinance industry and attainment of skills needed to acquire, manage and grow business

GRADUATE PROGRAMS

MASTER OF ARTS FINANCIAL SERVICES (Available On line- Instructor led & Blended Learning) Application Deadline: (March – May 2021)

Programme	Entry Requirements	Duration and Cost	Learning outcomes and Benefits
Graduates seeking for a career in financial services such as commercial or investment banking, specialized financial institutions such as, stock broking, dealing agencies, Insurance, Pension, and investment funds etc.	<p>Applicants should possess at least one of the following requirements:</p> <ul style="list-style-type: none"> At least a lower second class bachelor's degree in Finance, Accounting, Economics, Statistics or a degree with a strong quantitative bias. A holder of any bachelor's degree and a postgraduate Diploma in Accounting, Finance, Economics or Banking from a recognized Institution. At least a lower second class bachelor's degree in any field with at least three (3) years consecutive working experience in Financial Services or A recognized professional qualification such as ACCA and CPA 	<p>Duration : 2 years</p> <p>Cost :</p> <p>(i) Tuition: UGX 2.5Mn per semester (UGX 5Mn p.a.)</p> <p>(ii) Functional Fees: 795,000 per year</p>	<ul style="list-style-type: none"> Graduates of MAFS will be equipped with analytical skills with focus on strategic issues in banking, microfinance, securities and capital markets and will examine the impact of global financial management including information technology (IT) on the business environment. For graduates in management positions, this programme will provide an understanding of management in a financial services environment, including strategy formulation and implementation

PGD AGRICULTURE RISK MANAGEMENT & FINANCE (Available On line- Instructor led) Application Deadline: (March – June 2021)

Programme	Entry Requirements	Duration and Cost	Learning outcomes and Benefits
PGD Program is designed for Bank staff involved in appraisal management or policy & strategy aspects related to agricultural financing in Commercial banks, Credit Institutions, MDIs, Microfinance Institutions, SACCOs, Government (Ministry of Agriculture, Animal Industry and Fisheries, Ministry of Finance Planning & Economic Development etc.), Consultants, Researchers, NGO staff such as Grants Officers and Program Managers/Officers.	<p>Applicants should possess at least one of the following requirements:</p> <ul style="list-style-type: none"> At least second class degree in Business related courses with 2 years of working experience. Applicants from Financial or Agribusiness Institutions should accompany their applications with recommendation letters from their employers. 	<p>Duration : 1 year</p> <p>Cost:</p> <p>(i) Tuition : UGX 2,990,000</p> <p>(ii) Functional Fees: 1,175,000</p>	<ul style="list-style-type: none"> Graduates from different backgrounds will be equipped with set of critical and analytical business skills that meets the unique demands of the agribusiness industry. Graduates will be well prepared for successful managerial careers in financial services sector, government or private-sector organizations. A team of experienced bankers and agribusiness specialists will provide you with in-depth and practical training with case studies throughout the course

ONLINE SHORT SKILLS BANKING AND FINANCE PROGRAMS AVAILABLE FOR MARCH 2021

Course title	Date March 2021	Duration (hours)	Cost (UGX) Cohort Size of 15 participants and above
Basic Banking	1-5	15 hours	250,000
Agriculture Value Chain Financing	1 March	98 hours	1,700,000
Auditing Bank Operations	1-5	15 hours	250,000
Credit Analysis and Risk Management in Corporate Lending	15-19	15 hours	250,000
Intermediate Credit Management	1-5	15 hours	250,000
Legal and Regulatory Aspects of Fintechs in Uganda	15-19	15 hours	250,000
Managing Cyber Security and Payments	22-26	15 hours	150,000
Investment Advisory	22-26	15 hours	300,000
Leadership in Crisis	1-5	15 hours	250,000
Agency Banking	15-18	15 hours	180,000
Bank Branch Management	1-5	15 hours	250,000
Bank Branch Operations	1-5	12 hours	250,000
Cash Management	26-30	15 hours	220,000
Clearing, Payment Systems and Collection	26-30	15 hours	220,000
Foreign Business and Foreign Exchange Operations	15-17	15 hours	220,000
Risk, Fraud, Forgeries and Internal Controls	15-17	15 hours	250,000
Asset and Liability Management	1-5	15 hours	250,000
Coaching and Mentoring Through Uncertainty	29-31	8 sessions	USD 350
Developing Emotional Intelligence	29-31	8 sessions	USD 350
Lead at the Speed of trust in Times of Uncertainty	29-31	8 sessions	USD 350
Fundamentals of Financial Services (CISI-UK)	Mar-Apr	Six weeks	850,000
International Introduction to Securities and Investment (CISI-UK).	15-19	15 hours	850,000
Regulations and Market Practices for Capital Markets (CISI-UK)	15-19	15 hours	850,000
Digital Retail Banking (LIBFS)	15-19	3 days	Pounds 200
Introduction to Fintechs (LIBFS)	15-19	3 days	Pounds 200
Alternative Finance (LIBFS)	15-19	3 days	Pounds 200
Emerging Technologies in Banking and Finance (LIBFS)	15-19	3 days	Pounds 200
ACI Dealing Certificate	15 March	180 hours	1,700,000

DIGITAL AND COMPUTER BASED PROGRAMS AVAILABLE FOR MARCH 2021

Course	Packages	Cost (UGX) Individual	Based on Cohort Size of 15 participants and above
1. Certificate in Computer Application	Microsoft Office Applications & Online Essentials	300,000/=	300,000/=
2. Certificate in Data Entry and Statistical Analysis	Epi Info, Epi data, Minitab, Stata, SPSS & Excel	400,000/=	400,000/=
3. Data Entry and Statistical Analysis (Advanced)	Epi Info, Epi data, Minitab, Stata, SPSS & Excel, E-views & R	850,000/=	400,000/=
4. Certificate in Computerized Accounting	Tally ERP 9.2 & Quickbooks 2020	400,000/=	400,000/=
5. Certificate in Data Mining & Business Intelligence	Tableau & Power BI	850,000/=	400,000/=
6. Applied Time series and Panel Data Econometrics	Stata & E-views	600,000/=	400,000/=
7. Advanced Databases	SQL, mysql on Windows, Linux & Ubuntu	850,000/=	400,000/=
8. Digital Marketing & Corporate Communications	Digital Content Development Tools	850,000/=	400,000/=
9. Advanced Excel	Excel 2019	400,000/=	400,000/=

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

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

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

Digital Programmes: dsmasinde@gmail.com
[0414233628](tel:0414233628)/[0759981772](tel:0759981772) (for inquiries regarding Digital programmes).

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