

ENTERPRISE DEVELOPMENT PROGRAMME

ABBREVIATIONS

CABI CENTRE FOR AGRICULTURE AND BIOSCIENCES INTERNATIONAL

CSJ CLIMATE SMART JOBS

EAC EAST AFRICAN COMMUNITY

EACOP EAST AFRICAN CRUDE OIL COMPANY

GDP GROSS DOMESTIC PRODUCT

SAP STANBIC ACCELERATOR PROGRAM

SBG STANBIC BANK GROUP SECURITIES

SBIL STANBIC BUSINESS INCUBATOR LIMITED

SDGS SUSTAINABLE DEVELOPMENT GOALS

SDP SUPPLIER DEVELOPMENT GOALS

SGBS SMALL AND GROWING BUSINESSES

SMES SMALL AND MEDIUM ENTERPRISES

SPL STANBIC PROPERTIES LIMITED

SUHL STANBIC UGANDA HOLDINGS LIMITED

NDPS NATIONAL DEVELOPMENT PLANS

NSSF NATIONAL SOCIAL SECURITY FUND

MEDP MICRO ENTERPRISE DEVELOPMENT PROGRAMME

MSMES MICRO, SMALL AND MEDIUM SIZED ENTERPRISES

PAU PETROLEUM AUTHORITY OF UGANDA

URSB UGANDA REGISTRATION SERVICES BUREAU

UNOC UGANDA NATIONAL OIL COMPANY

USADF UNITED STATES AFRICAN DEVELOPMENT FOUNDATION



An overview of Stanbic Business Incubator





STANBIC UGANDA HOLDINGS LIMITED (SUHL)



REAL ESTATE ECOSYSTEM SOLUTIONS

STANBIC PROPERTIES

COMMERCIAL BANKING BUSINESS

SUBSIDIARIES

SME
TRAINING &
DEVELOPMENT
AND BUSINESS
OPERATIONAL
SKILLING

CEANDA LIMITER

DIGITISATION & AUTOMATION SOLUTIONS

STANGIC SECURITY

SECURITIES, BROKERAGE & ASSET MANAGEMENT

STANBIC BUSINESS
STANBIC BUSINESS

PRIMARY INTENT:

To develop strong and resilient SMEs and business leaders through custom tailored programs for business growth

1. Business operations skills:

To deliver key business principles and skills to SMEs to improve their business operations and facilitate their growth.

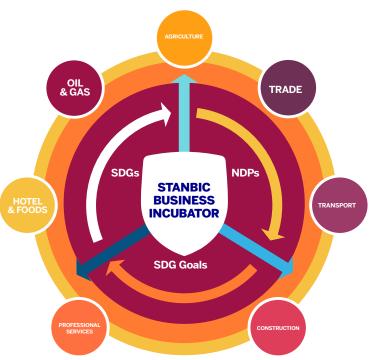
2. Access to markets:

To avail SMEs that have gone through our capacity building & beyond reach market opportunities to sustain their businesses.

3. Access to finance:

To provide financing vehicles that SMEs can benefit from in the entrepreneurship ecosystem.

OUR INTENT



OUR INTENT



- We want to leverage our networks, expertise in financial services, and capital to play a big part in the transformation of Uganda's economy in line with the Group purpose "Africa is our home; we drive her growth."
- For Sustainability, we check our intent against 3 aspects for alignment; Global level (SDGs); EAC/Uganda level (NDPs); SBG/SUHL (Set Goals)
- For an effective strategy: We are focusing on several sectors contributing at the least 50% of the Uganda GDP

THE CHALLENGE



SMEs are the foundation of dynamic economies helping to drive innovation, social inclusion, creating jobs. However;

- Stunted Growth: Only a limited number of SMEs are able to maximize their potential to grow and scale thus undermining Uganda's growth potential.
- The Missing Middle: While access to finance is by far the biggest driver of SME growth, Small and Growing Businesses find it hard to attract the right growth capital.

OUR SOLUTIONS



We are leveraging our networks, expertise in financial services, and capital to bring growth capital to Small & Growing Businesses (SBGs) with the highest potential to grow, scale, and drive the economy.

- Capacity Building that
 Transforms -Innovative
 Training Programs that open
 the doors and widen the
 paths to growth capital.
- Platforms That enable demand-side and supply-side players to harness opportunities
- Partnerships with key ecosystem players to that increase access resources for business transformation, capital, and markets to grow and scale.







- 1. Giving you the expertise to build your core capabilities.
- 2. Building ecosystems and platforms that bring together the demand side, supply side and business enablers to support Uganda's dynamic SGBs in building capabilities, accessing growth capital as well as market opportunities to grow and scale while delivering sustainable solutions.

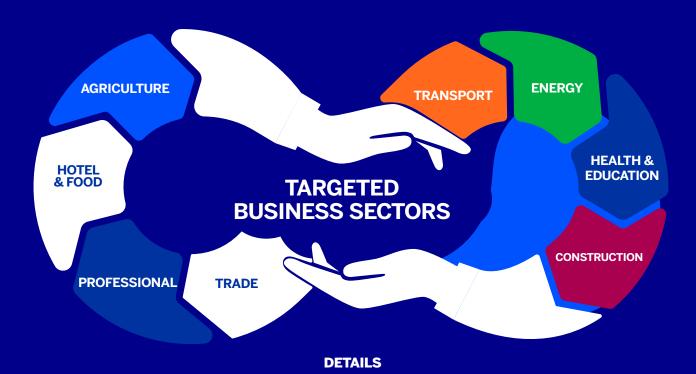
OUR PROGRAMS

STANBIC ACCELERATOR PROGRAM (SAP)

Get competent at raising capital to grow & scale your business:

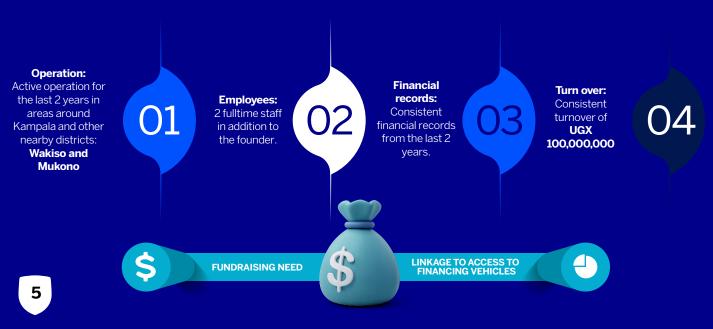
Are you a small and growing business owner?

The Stanbic Accelerator Program is an investment readiness program targeted at supporting you to acquire the necessary skills to drive your company growth and become bankable, competent in raising capital, strong, resilient and drive economic growth including helping create new jobs. The Stanbic Accelerator Program is free of charge.

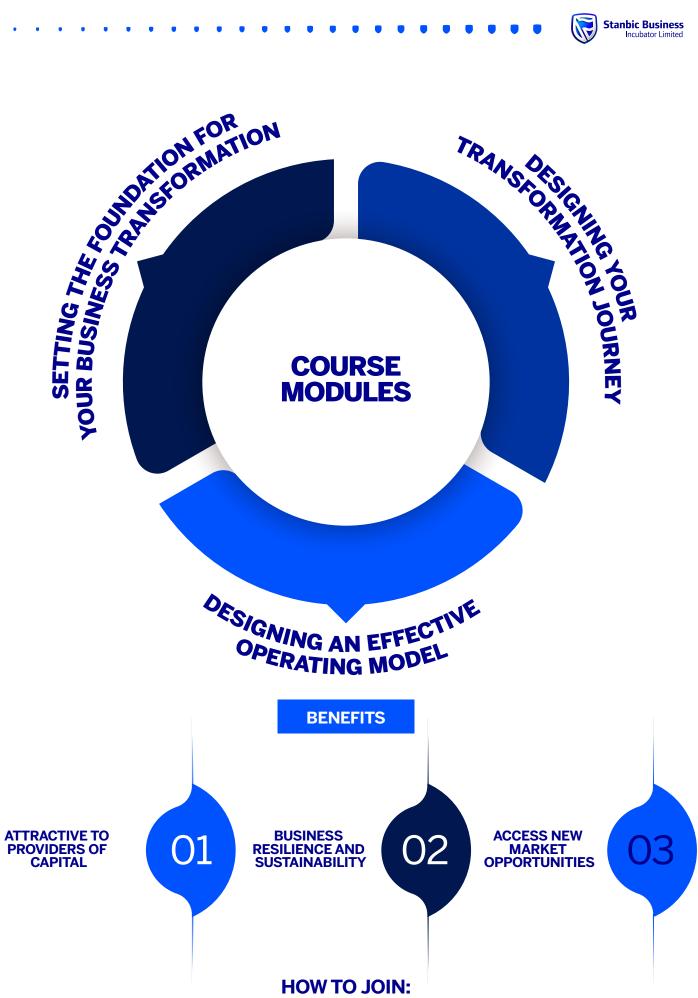


Target The Program targets Small and Growing Businesses with high potential to grow and scale.

Eligibility Criteria







EVERY YEAR, WE RELEASE A CALL FOR APPLICATIONS IN THE FIRST QUARTER. KEEP CHECKING OUR WEBSITE AND SOCIAL MEDIA PLATFORMS EACH YEAR.

STANBIC BUSINESS INCUBATOR TRANSFORMATION JOURNEY

2023

55 Companies graduated **1,421** gained access to market linkages

2,348

SMEs trained

2022

1,611 SMEs trained

1,074

Companies trained

2021

1,967 SMEs trained **25** Farmers trained

626

Companies graduated

2020

450 People trained **43** Alumni trained under **CURAD** 121

Companies graduated

2019

50 Coaches trained

152

Companies on-boarded

2018

34 Companies graduated **94** People trained

34

Companies graduated

2017

Business Incubator launched 40 business on-boarded 40

Businesses on-boarded

ADDITIONAL 2023 METRICS

12

SMEs won \$400,000 in form of grants

63

Alumni accessed credit

20

SMEs were supported to raise \$400,000

14,421

SMEs gained access to market linkages

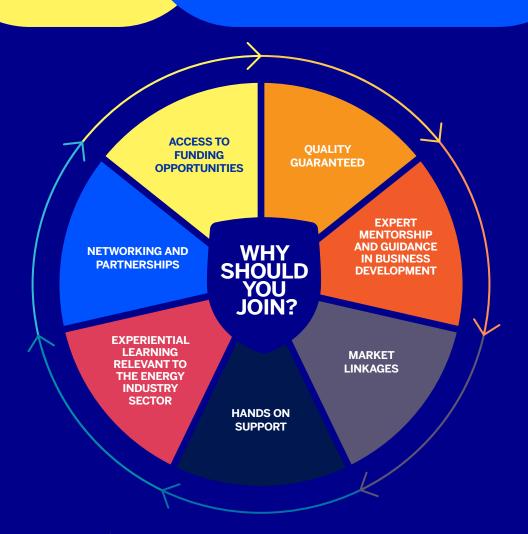




SUPPLIER DEVELOPMENT PROGRAM (SDP)

"We believe we have a responsibility to engage proactively with the businesses in the communities in which we live and work." A blueprint for a more inclusive and empowered marketplace

The Supplier Development Program is a training initiative aimed at empowering businesses and suppliers that are in or interested in the energy sector by providing them with the necessary practical skills and knowledge to competitively take part in the sector.



SDP PROGRAM STRUCTURE

1 MONTH OF TRAINING 01

6 MONTHS
OF COACHING
& MENTORSHIP

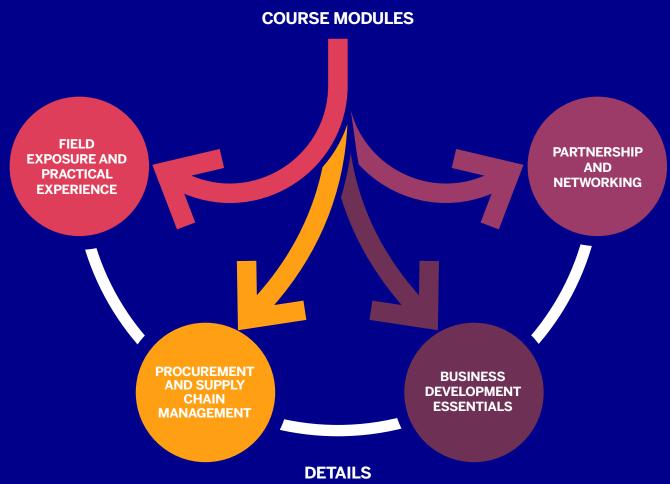
02

INDUSTRY
ENGAGEMENT
& CONTINUOUS
NETWORKING

03

WHAT TO EXPECT

- Introduction to the energy sector in Uganda, including key players, current projects and future opportunities.
- Understanding the regulatory framework and compliance requirements in the energy sector.



Target

The SDP is open to businesses and suppliers operating in Uganda's energy sector, including SMEs.

Criteria

- **Operation**: Been in operation for the last 2 years in areas around Kampala and other nearby districts: Wakiso and Mukono.
- Have at least 2 fulltime staff in addition to the founder.
- **Financial records**: Consistent financial records from the last 2 years.
- Turn over: Consistent turnover of UGX 50,000,000.
- Sectors: SMEs must be operating in the 16 ringfenced sectors areas as indicated in the Petroleum Act of 2013. (Transport & logistics, security, foods and beverages, hotel accommodation & catering, human resource management, office supplies, fuel supply, land surveying, clearing & forwarding, crane hire, civil works, locally available construction materials, waste management, communications and information technology services, supply of locally available drilling and production works).

How to join:

Every year, we release a call for applications in the quarter, keep checking our website and social media platforms.





THE HI-INNOVATOR PROGRAM

SETTING AND MEETING THE AMBITIOUS TARGETS OF YOUNG PEOPLE.

Unlock your potential with the Hi-innovator Business Foundational Course

PROGRAM OVERVIEW

The NSSF Hi-Innovator Program is an initiative of Uganda's National Social Security Fund (NSSF) implemented by Outbox Uganda and Mastercard Foundation supported by the Stanbic Business Incubator as a hub Partner to help unlock dignified and fulfilling work opportunities for youth through entrepreneurship.

The Hi-innovator Business Foundational Course is a self-directed online learning course for curious minds who have interest in expanding their entrepreneurial knowledge and skills.

The course provides foundational business knowledge to entrepreneurs to enable them to achieve the following.

ADDRESS GAPS IN BUSINESSES

BENEFITS

- Engage in accelerated learning and acquire 21st Century business skills and knowledge.
- Unpack the business case and access Industry Insights from different sectors.
- Confidently set ambitious and realistic targets for your business.
- Grow your business. Build your capacity and demonstrate commitment and action.
- Build a network of peers, business partners and experts to support your business strategy and work collectively to tackle persistent barriers in business.
- Get linked to both local and international markets.
- Access Funding opportunities
- Experiential Learning
- Understand your current business performance and enhance it.

VALIDATE BUSINESS IDEAS

ELIGIBILITY

Hi-innovator's primary focus is on businesses that are not considered attractive to traditional investors and would otherwise struggle to raise the financing and technical support they need to grow. As such the program is free and aims to strengthen access to and sustainably grow the productive employment and entrepreneurship opportunities for young people in Uganda

What is required of you?

Commitment to learning and completing the Hi-Innovator Business Foundational Course.

CONVERT, INNOVATE AND INCUBATE IDEAS FOR BUSINESS

EXPERIENCE

The program is flexible and self-paced, designed to fit in everyone's schedule. You can complete the program via an interactive e-learning platform (NSSF Hi-innovator Business foundational Course (https://hi-innovatorbusinessac ademy.nssfug.org/courses/hi-innovatorbusinessacademy)

The Hi-innovator program is composed of virtual engagement support opportunities via WhatsApp communities and online info sessions.

Modules

- Personal development
- Evaluating your business product/service
- Leading a Team
- Strategy, Planning & Execution
- Branding your business
- Marketing & selling your business
- Managing small business finances
- Mobilizing resources for your business

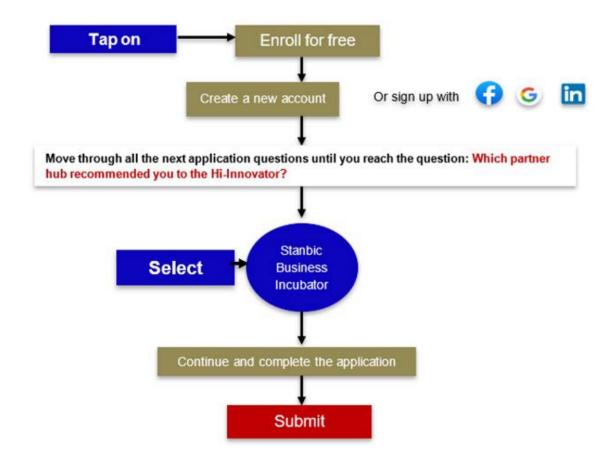
DID YOU KNOW?

99% of our alumni would recommend the program to their peers?

Many participants report to have benefited from the Hi-Innovator Business Foundational Course

Visit any browser on your smart phone or computer, in the search engine which opens, type in NSSF Hi-innovator Business foundational Course (https://hi-innovatorbusinessacademy.nssfug.org/courses/hi-innovatorbusinessacademy)

Below are the steps you'll undergo as you sign up for the **NSSF Hi-innovator Business Foundational Course**.





MICRO ENTERPRISE DEVELOPMENT PROGRAMME (MEDP)

Brief

The Micro Enterprise Development Program (MEDP) is Stanbic Business Incubator's flagship intervention that is designed to support the 'Everyday Businesses' across Uganda. MSMEs experience several challenges including lack of managerial competence, operational capabilities, over reliance on a small stable customer base and so on and so forth. The MEDP aims to support enterprises characterized by low growth and scale potential; by inspiring them to become entrepreneurial leaders and promoting innovation amongst them to build resilient business models where they track their businesses better, manage and address risks, improve their problem-solving skills and bring in more income. The core need for these entities is to run a profitable business for livelihood sustenance.

Objective:

To empower individuals operating in all business sectors with the necessary entrepreneurial skills and competences in three dimensions; personal, managerial, and financial skills so that they can innovate, formalize, and create sustainable business models that will enable them to become profitable.

Program Structure:

The program is delivered via physical sessions and using a mix of methods including case study analysis, role plays and guest speakers who are also subject matter experts. Participants receive training in small business management to enable them to run a profitable business venture.

Modules:

Focus: Financial literacy, book-keeping, stock management, product knowledge, & customer care.

We are open for partnership and collaboration. We work with global and local organizations, governments, international development agencies and foundations to grow and nature MSMEs.

CURRENT PROJECTS

Palladium, together with partners, Swiss contact, CABI and Stanbic Uganda Holdings Limited, is implementing Component 1 of the Climate Smart Jobs (CSJ) Programme. CSJ Component 1 is funded by the UK's International Climate Fund. It consists of three sub-components: 1A - Market Systems Development, 1B - Uganda Climate Innovation Fund and 1C -Ecosystems Services. Component 1 seeks to sustainably increase agricultural productivity and ultimately improve the incomes of smallholder farmers (particularly women, refugees and host communities). CSJ understands that smallholder farmers (SHFs) are extremely vulnerable to the effects of climate change (particularly extreme weather events) and face numerous constraints. Mitigating these effects is central to the programme's approach. CSJ intends to work with market actors to trigger change in the market system in a way that enables SHFs to gain increased access to affordable, quality input products and services, in turn increasing their incomes and ability to adapt and become resilient to the effect of climate change.

The Climate Smart Jobs programme will seek out innovative, technology-based solutions to issues for agriculture in Northern Uganda scale in the most efficient ways possible. To learn more about the fund, visit: https://csj.co.ug/

Implemented by:

In Consortium with:









Climate Smart Jobs: Component 1

3/4

of the Ugandan population derive their income from agriculture

of total output in the Uganda manufacturing sector is from agro businesses

Uganda is the 12th most vulnerable country to climate change globally

economically active population in Uganda are women and contribute more than 75% of the total farm labour

1.582.076

refugees are hosted in Uganda as of 31st March 2022 Durable solutions are needed to support refugees and host communities



Component 1A

a market systems development initiative, seeks to enhance climate resilience for over 130,000 Ugandan households via climate-smart agriculture. The sub-component aims to fortify communities against the impacts of climate change, fostering sustainable practices within the agricultural sector.

Component 1B

will run the "Uganda Climate Innovation Fund," aimed at fostering impactful change in Uganda's climate resilience. This challenge fund will target innovative solutions, anticipated to revolutionize the agricultural sector, thereby enhancing the nation's adaptability and mitigation strategies against climate change.

Component 1C

empowers the private sector working in Northern Uganda to lead in land management through technical support, startup grants, and innovative practices, ensuring sustainable preservation and optimising ecosystem, while incentivising private sector engagement/investment in public goods and common pool resources.



STANBIC-USADF SME SUPPORT GRANT

PROGRAM OVERVIEW

Stanbic Uganda and USADF have partnered to support select SMEs for investment readiness through provision of grant capital and technical assistance. This project will run 5 cohorts from 2023 to 2028 with a cohort per year. The grant size for this project is \$2m over the 5-year program.

Objective: To support small and medium enterprises, cooperatives, and producer groups for grant financing and local support to help them address gaps in their internal systems and capabilities to 100% meet investment requirements by commercial investors.

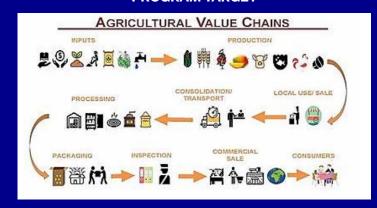


AWARD:
MAXIMUM
\$40,000
PER SME

Target

- SMEs with 2 years' experience
- SACCOs operating for more than 2 years
- Private companies in Uganda
- Players along the agriculture value chain

PROGRAM TARGET



Examples of Businesses

- Seed companies Digital solution providers for Agric services
- Farmers Transporters in the sector Aggregators & Processors Market systems actors
- Value additional businesses

Read more information about the **STANBIC USADF GRANT HERE**:

https://www.stanbicbank.co.ug/uganda/business/business-info-hub/opportunities/USADF-Grant-financing-for-MSMEs-cooperatives-and-producer-groups.

PROGRAM CRITERIA















Tax compliant 50% contribution cash, kind



working together as a cooperative

EXECUTION

- applicant's capacity to execute, including prior related experience and track record
- Clearly identified and well defined problem that can be addressed with the grant funding

SECTOR FOCUS

- Beneficiary SMEs should be in the agriculture value chains i.e Farm to Market
- Priority will be given to Youth and Females

INNOVATION

Applicant is proposing to incorporate innovative strategies and make use of new approaches and technologies

MARKET OPPORTUNITY

Clearly defined market opportunity to grow revenues

STANBIC BUSINESS INCUBATOR COMMITTED TO EMPOWERING OIL AND GAS PLAYERS

The Petroleum Authority of Uganda (PAU) was selected the Stanbic Business Incubator Limited (SBIL) for the National Content Player of the Year Award 2023. SBIL has been recognized for creating meaningful impact with its capacity building programs in the oil and gas space, specifically nurturing small and medium enterprise (SME) owners to become ready and compliant suppliers in the sector.

STRATEGIC PARTNERSHIPS

SBIL is proud and appreciates the many partnerships with several public and private entities which have supported its work in strengthening local content. For instance, the Uganda Registration Services Bureau (URSB) has consistently supported SBIL by assisting in the registration of the trainees' businesses, as well as providing invaluable input during SBIL training programs. Below is some of the work that SBIL is undertaking:

AGRIBUSINESS DEVELOPMENT PROGRAM (ADP) - HOIMA

In 2019, SBIL set up a new training hub in Hoima district. The aim was to help ensure surrounding farmers are producing the right quality standards of fresh produce and other foodstuffs acceptable to the oil and gas industry. In partnership with the Bujumbura Catholic Diocese, the hub sits on 2.5 acres of land, located three kilometers from Hoima town. Part of the property has a one-acre model farm which is accessible to both farmers for training and acts as a convenient aggregation center for their produce. To date, SBIL has trained over 48 farming groups in best practices for vegetables, poultry and fish farming. SBIL also runs the facility in partnership with Pure Grow Africa, an aggregator which collects farmers' produce and delivers it to local markets for export.

BACKYARD AND HORTICULTURE FARMING PROJECT IN BUNYORO KITARA KINGDOM, 2022

In partnership with the Uganda National Oil Company (UNOC), SBIL launched a pilot project in capacity building for representatives from 40 farming groups in the Bunyoro Kitara Kingdom. Later, these trainees would in turn pass on this knowledge to their relevant groups. A follow-up program is still underway to ensure the trained trainees are effectively passing on these new skills. Over 1,300 individual farmers have been reached to date following initial training. The project covers six districts namely: Hoima, Kikuube, Kiryandondo, Bulisa, Masindi and Kibale.

CAPACITY BUILDING CONTRACT FOR 200 BUSINESSES ALONG EACOP DISTRICTS

SBIL, in a joint venture with Solid Rock Life & Business, Conexus Oil & Gas and Living Earth Uganda were contracted by PAU in 2022 to empower SME owners with relevant skills, tools and techniques to enable them compete for opportunities along the route of the proposed East African Crude Oil Pipeline (EACOP). The African Development Bank is funding this program which is being implemented in Hoima, Kikuube, Mubende, Kakumiro, Lwengo, Gomba, Sembabule, Kyotera, Kyankwanzi and Rakai. Owners of small enterprises are being encouraged to come together to form business associations in order to solicit for joint funding and exploit available market opportunities. Several other partners in the program such as NSSF, URA, Microfinance centers and URSB took part of the linkage sessions that saw all the trained businesses formalize their enterprises.



STANBIC TRADE CLUB

Brief

Find market for your business, link to exporters & importers, get trade information or connect with other local, regional and international traders. This digital platform makes it possible for you to network with the right partners and grow your business to greater heights. A free platform that offers trade expertise with access to importers & exporters across 190 countries offering over 200 pages of trade information on both importing & exporting, customs information, market analysis and reports.

Benefits

Connections

Match you to importers & exporters across 190 countries based on your business interest.

It's free

Access the platform at no cost, all you need is internet connection.

Trade Expertise

Access market analysis, customer information and detailed reports on trade locally and internationally

Support

Access market analysis, customer information and detailed reports on trade locally and internationally

As member of the trade club, you will have access to:

- A matching algorithm that automatically suggests new counterparts that you could do business with. These suggestions are based on your business interests to get you the best match.
- Over 200 pages of information on trade (both importing &exporting), customer information.
- Market analysis and tailored reports
- A community manager has been assigned to assist with any needs you might have regarding the Trade Club.

What you need to join:

- You should have an active business account with us
- · You should have valid Identification, trading license/registration certificate and any other business documents
- You should have a satisfactory credit report.
- You should have a confirmation form from your relationship manager to the effect that the client has the capability to trade internationally.

How to join:

- Contact our Enterprise Direct center on enterprisedirectug@stanbic.com
 or call MTN 0312 222 660 or Airtel 0200 546 600 or UTL 0417 266 600
- You may also contact us on our toll free Customer Contact Centre helplines,
 0800150150 or 0800250250.

Alternatively, you can reach us through our **Facebook** or **Twitter** pages **(@StanbicUg)** for more information.

BECOMING GREAT ENTREPRENEURS

Our Capacity Building Package

CUSTOMISED ENTERPRISE DEVELOPMENT TRAININGS

We use simplified training methods to deliver our trainings including self-learning through our Learning Management System and In-person training. Our trainings are a mixture of practical sessions, audio-visual, and games to make learning fun and memorable.





INDIVIDUALIZED SUPPORT AND COACHING

This isn't about us, it's about you. We combine multiple learning formats and methods to deepe the learning and outcomes for business owners Complementing our online and in-person immersive trainings, we integrate peer to peer coaching and visit your business to support you gals and help resolve obstacles.

PROSPER NIGHTS

A rare chance to meet other leaders in the business industry who are going through similar transitions and challenges. Get access to business support and join our entrepreneurial alumni community. Learn from peers and collaborate intentionally to create a powerful network to support one another's success. You can't underestimate the power of having a powerful business community around you.





ENRICHMENT MASTER CLASS WEBINARS

We believe that there isn't just one expert for any given topic. Therefore, we organize monthly masterclasses on key topics which are crucial to the learning journey of the SMEs. During these masterclasses, business owners can discuss a variety of topics while along expert advice from leaders in various industries that they can use to grow their heavings of the second control of the second con

INSPIRATIONAL VISIONING VIA FIRESIDE CHATS

Participate in interactive fireside discussions
Gain insights through the personal stories
shared and thoughts on various topics from
other business leaders.





EXPOSURE VISITS

Observe and learn from seasoned business players. We offer SMEs the chance to visit different sites of operations of our partners such as the Oil and Gas camps in Kikuube and Buliisa, Ecotourism locations in Bwindi and Karamoja, and Agro-ecology demonstration farms in Masaka and Entebbe.



OUR OLD PROGRAMMES

Supplier Development Program

The Supplier Development Programme was focused on SMEs which were interested in actively participating in the oil and gas sector as direct suppliers. These entities should have been in existence for at least 2 years. The SMEs should also have had UGX 200 million in annual turnover. Some of these businesses might already have basic knowledge or have in the past, participated in bids.

Stanbic Accelerator Program

The Stanbic Accelerator Program targeted small enterprises that had existing business models but required innovative financial and business modelling expertise and skills to go to market or expand their market to enable revenue growth, scale, and job creation. This intervention was an investment readiness program for SMES and as such very crucial. These SMEs should have been operational for at least one year with an annual turnover of not less than

UGX 100M. The skills offered were practical and would return immediate outcomes. The aim was to ensure that beneficiary SMEs implement innovative and sustainable business models which could enable them to improve their revenues faster, learn how to fundraise and create more jobs. The SMEs would later be able to pitch their businesses and tell their story.

The Micro Enterprise Development Program

The Micro Enterprise Development Program was focused on micro enterprises and early-stage entrepreneurs outside Kampala district, some of whom might still be at ideation stage. The aim of this program was to spark, inspire, and promote innovation amongst the selected MSMEs to help them build resilient products, services and business models that could bring income, scale, and help them create extra jobs. The program was implemented in collaboration with Stanbic Bank Uganda under the Economic Enterprise Restart Fund (EERF) initiative, which aimed at helping Savings and Credit Cooperative Societies (SACCOs) attain affordable financing.

NSSF Hi innovator

This program was delivered in partnership with the National Social Security Fund (NSSF) and Outbox. The program focused on supporting high growth potential small and growing businesses within the Ugandan ecosystem with funding, technical assistance, knowledge, and market access. The partnership targeted 132,000 youths with a direct intention of touching the lives of 92,400 women employers and employees over the next five years.

This partnership with Uganda's National Social Security Fund (NSSF) and OUTBOX was also focused on supporting high growth potential early-stage small and growing businesses within the Ugandan Ecosystem with funding, technical assistance, knowledge, market access and linkages to other financial institutions. The partnership aimed at creating up-to 135,000 work opportunities over the next five years, with 70% of those geared towards women.

Albertine EDP

The SBIL Hoima Hub focused on promoting the Agribusiness sector in the Albertine region. Smallholder farmers along the EACOP and Albertine Graben districts of Uganda were trained in Agronomy, post-harvest handling, value addition, quality production, business management and linkage to markets. These aimed to increase the production and aggregation of quality food for supply to the region's oil camps, which were expected to host over 160,000 people. The hub contained a model farm, training facilities and a processing unit to be used for fresh food aggregation and off taking.

Network for Innovation in Sustainable Agriculture and Tourism (NISAT)

The NISAT programme supported the sustainable development of Micro, Small and Medium Enterprises (MSMEs) in Ecotourism and the Agroecology sectors particularly for youth and women to scale up and become sustainable by promoting skills development and building strong networks. The project created bridges between entrepreneurs of the continent to allow them to share best practices through networking. The program offered in-depth coaching and training to entrepreneurs so that they would improve their business operations. The program also ensured practicability through field exposure visits, expert mentorship sessions and micro grants.



OUR PARTNERS































CONTACT US

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Follow us on our social media platforms:

Webpage: https://www.stanbic.co.ug/ugandaholdings/stanbic-uganda-holdings-limited/business-incubator

X @SBIncubatorUG



Stanbic Business Incubator