

 Early Warning System

EIB-20230768

SUPPORT RURAL LIVELIHOODS UGANDA-LOAN FOR MSMES



Quick Facts

Countries	Uganda
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-07-31
Borrower	Stanbic Bank Uganda Ltd
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 114.22 million



Project Description

According to the Bank's website, the credit facility is provided to Stanbic Bank Uganda for on-lending to eligible micro, small and medium-sized enterprises (MSMEs) as well as mid-caps.

The facility will focus on the following thematic areas:

- i) sustainable agriculture and food security
- ii) women economic empowerment
- iii) climate action and environmental sustainability on a best effort basis.

With 90% of Uganda's private sector made up of MSMEs, which account for 80% of the manufactured output and 75% of the gross domestic product (GDP), the operation seeks to support this major segment of the economy by providing sub-loans targeted at female micro-clients and agricultural or climate-related SME projects.

The operation is part of a joint collaboration with the Gates Foundation under its Woman Economic Empowerment work in East Africa aiming to increase access to finance for female micro-entrepreneurs at reasonable interest rates and lower collateral requirements.

Additionally, it contributes to the recently approved "Women for Stronger Communities and Growth" initiative, endorsed by the EIB Management Committee.

The operation is part of a joint collaboration with the Gates Foundation under their Woman Economic Empowerment work in East Africa, and innovative facility fostering women economic empowerment through financial inclusion.



Investment Description

- European Investment Bank (EIB)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Stanbic Bank Uganda Limited](#) (Financial Intermediary)



Private Actors Description

Stanbic Bank Uganda Limited (SBU) is a commercial bank in Uganda and is licensed by the Bank of Uganda, the central bank and national banking regulator.



Contact Information

No contacts available at the time of disclosure.

ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm>

ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: <http://www.eib.org/complaints/form> via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check: http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: <http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces>



Bank Documents

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