

ISSUE NO. 16
October -December 2025

QUARTERLY
NEWSLETTER



ABOUT US

Capital Solutions Ltd (CSL) is a social enterprise that started its operations in 2014 with a purpose to inspire, transform and build capacity of social entrepreneurs working with low-income communities in Africa



HIGHLIGHTS IN THE QUARTER

- The 5th Annual Social Entrepreneurs Symposium
- WIGOI & EWEEYE field visits
- Christmas Giveaway
- Latest Podcasts
- Board Retreat

Best way to predict the future is to create it
- Peter Druker



MESSAGE FROM THE CEO

Welcome to our latest edition!

In a world facing growing complexity, the power of collective action and fresh, creative thinking has rarely been more essential. This quarter, we're proud to share powerful stories of resilience, progress, and real transformation emerging from Uganda's dynamic social entrepreneurship ecosystem.

This quarter I saw research published in 2025 by the Schwabs Foundation which revealed that Africa is home to 2.8m SEs generating \$96bn annual revenue, making up 17% of companies employing youth. Together SEs create 38-68m jobs employing 85% of women and youth.

A major highlight in the quarter was hosting our flagship annual event the 5th Social Entrepreneurship Symposium in partnership with

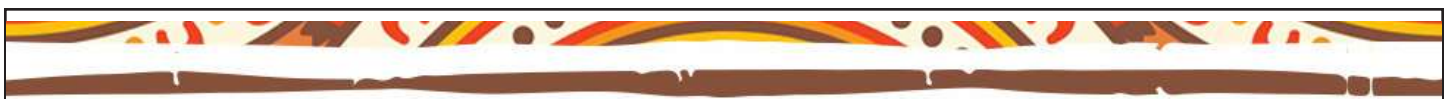
the SEF Social Entrepreneurship Association in Uganda. The symposium brought together thought leaders, innovators, investors, and changemakers to explore how social entrepreneurship can transform Uganda's socio-economic development. Through rich discussions and real-world examples, we examined the ventures that are driving agricultural innovation, empowering communities, promoting sustainability, and delivering deep social impact.

We ended the quarter with excitement as our impact continued to contribute to the Sustainable Development Goals 1, 5, 8, 13, and 17. We reached hundreds of social entrepreneurs through targeted capacity-building initiatives, active social media engagement, and our innovative social investment fund financing model. We also launched a new project this quarter: Building Sustainable Social Enterprises in NGOs, aimed at helping organizations strengthen their long-term impact and financial resilience.

We thank you for reading and hope this newsletter strengthens your belief that locally driven solutions can transform our communities.

Warm regards,

Dr. Joyce Namirimo Tamale FCCA



The 5th Annual Social Entrepreneurship Symposium



Main plenary session during the 5th Annual Social Entrepreneurship Symposium

For the period October-December, 2025, 5th Annual Social Entrepreneurship Symposium was held on the 2nd of October at Egret Hub in Kajjansi with a topic, **“Reshaping the future: Social Entrepreneurship, Inclusion and Climate Action”**. Held on 2nd October 2025, the symposium featured a hybrid format to accommodate both physical and virtual participants, enabling broader engagement and inclusivity.

The event included plenary panels, breakout sessions, and an exhibition area where social enterprises showcased their products and services. Through these sessions, participants discussed key themes such as social innovation, sustainable development, climate action, and inclusive business models. It had objectives like Networking, Collaboration, Advocacy, and Resilience. A total of 304 participants with 220 physical participants at Egret Skilling Hub, Kajjansi and 84 virtual participants joined via Zoom and social media livestreams with a 50%-member attendance rate.

It was attended by SEF members, actual and potential Donors and Partners like Siemen Stiftung, Pearl Capital, Ministries and Government Bodies in Uganda like Ministry of Trade, Industry and Cooperatives (MTIC) and the Ministry of Finance, Planning and Economic Development (MoFPED), Embassy of Sweden in Uganda Other project participants like the Uganda Change Makers, and Women Income Generating Opportunities.

PICTORIAL FROM THE 5TH ANNUAL SOCIAL ENTREPRENEURSHIP SYMPOSIUM



Implementation of SBAP Activities.



Group photo of the 2025 WIGOI cohort at UIRI

The period from October to December 2025 marked the third quarter of the CSL financial year (2025–2026) for the implementation of WIGOI and EWEYE projects in the programmes department, and it was a particularly dynamic and activity-packed quarter. The department continued to drive forward its mission of supporting inclusive entrepreneurship through a variety of key initiatives:

Under the WIGOI project, we continued to support young women through structured soft-skills training. Participants successfully completed a three-month training programme that included mentorship sessions on leadership, career development, soft skills, and financial literacy. The programme also featured learning field visits to UIRI and One Acre Agro Farm, which exposed participants to practical skills and inspired them to start small businesses of their choice. These trainings aimed to equip the young women with essential knowledge and competencies to enhance their income-generating potential.



Ugandan Changemakers Programme



Ugandan change makers getting instructions on how to make soap during their field visit to UIRI

Under this project, we continued to nurture young women in investment readiness by supporting them to pitch their business ideas and develop viable products through identified small enterprises from which they could begin earning income. The sessions included a mini Demo Day, during which judges provided constructive feedback to the participants to refine their ideas and strengthen their business models.

In addition, we conducted online mentorship sessions covering career development, financial management, soft skills, agribusiness, and leadership skills. Furthermore, learning field visits to UIRI and One Acre Agro Farm exposed participants to diverse practical ideas and opportunities, inspiring them to establish and grow their own small businesses.

Success Story

Allen Amutuheirwe shared that after visiting UIRI, she was inspired to immediately acquire a sewing machine, which enabled her to start producing garments and earning an income from her skills.



CAPITAL SOLUTIONS CELEBRATING XMAS WITH THE COMMUNITIES IN NAKIGALALA



Group photo of the capital solution team that participated in gift give aways

During the final quarter of 2025, Capital Solutions Limited reinforced its long-standing commitment to supporting vulnerable communities through targeted community interventions. A highlight of the period was the organization of a special Christmas giveaway for low-income families in Nakigalala, Wakiso District. The initiative provided essential household items and child-focused gifts to dozens of households, bringing immediate relief and moments of joy to children and parents during the festive season. These interactions reaffirmed the core purpose of our work: to inspire sustainable transformation and build lasting capacity among Uganda's most vulnerable groups. We extend our sincere appreciation to our dedicated team and valued partners whose collaboration made this meaningful outreach possible.



Staff and Board Retreat



Capital solutions staff and board members at Green Yard BeachHotel

In this quarter we had our inaugural Board and Staff Retreat at the Green Yard Beach Hotel in Entebbe, and it was a resounding success! This immersive, one-day workshop brought together our dedicated team to focus on shaping the future of CSL. The agenda was packed with strategic discussions, interactive team-building sessions, and a fun-filled campfire night under the stars, fostering collaboration and creativity. The retreat was a perfect blend of work and play, allowing us to recharge and refocus on our mission.



Discover the latest episodes of the Social Entrepreneurship in Africa Podcast



Topic : Tech Innovations: Bridging the Digital Divide in rural farming

In this episode we dive into the world of tech innovations. We get to explore the latest innovations transforming rural farming, empowering communities and driving sustainability.

Topic : Cultivating Change: How Social Entrepreneurship is revolutionizing Agriculture in Uganda

In this episode, we see how Social Entrepreneurship is Revolutionizing Agriculture in Uganda. Exploring innovative ventures driving agricultural transformation, empowering communities, and boosting sustainability through social impact initiatives in Uganda's farming sector today



Follow us on spotify and get notified about about all our latest publications
<https://youtu.be/Pl6fTJwuTkM?si=pwyr38K1Ep-PaFz1F>



UNLOCKING THE SOCIAL ENTREPRENEURSHIP ECO SYSTEM



This quarter, we took to the airwaves with a thought-provoking UBC talk show, featuring Dr. Joyce Tamale as the guest speaker. The conversation spotlighted critical themes including social entrepreneurship, Eco system development, policy and regulation. Dr. Tamale shared powerful insights that resonated with viewers and emphasized the role of inclusive, community-driven solutions in addressing today's challenges.

Watch via : <https://www.youtube.com/live/odPcGI3lP-4?si=Ax7zAWLGYBZHvI0D>

In addition, our Ceo appeared on the Hard question show by Solomon Serwanja where she discussed ideas about financial resilience and sustainability.

Watch via: <https://youtu.be/rHkkUOy9xo4>



SEF COMMUNITY CONVERSATIONS :SPARKING INSIGHT AND CONNECTION



These are sessions targeting the Social Entrepreneurship Forum Members where a member is selected as a speaker with a topic that goes in line with their expertise to go ahead and present for other members to benefit. During the period October-December, two (2) E-coffee sessions were organized with different topics like, “Every picture can make or break your Social Enterprise” by Mr Alberto Edward from Mid-Western Region Anti-Corruption Coalition as the Speaker and Ms Estella Kabagaya a SEF member as the Moderator, “Bringing your Projects to life” by Ms Primera Muthoni the Team lead at Zoho and Mr Mr Opio Albert the Growth and Partnership Lead at Zoho. These sessions were so insightful and were attended by over 50 members each session thus a good attendance.

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E-COFFEE SESSION

"HOW AI CAN SHAPE PRODUCTIVITY AND TRANSFORM SOCIAL ENTERPRISES"

MR CHRIS MATIGARO
SENIOR MANAGER AFRICA GROWTH

TOPICS

- TARGETED ACTIONS TO HIT YOUR REVENUE GOALS
- BUDGET YOUR TIME AND MONEY MORE EFFECTIVELY
- QUARTERLY ACTIONABLE CAMPAIGNS THAT ALIGN WITH YOUR IDEAL CLIENT

5TH / SEPTEMBER / 2025

09:00 AM - 10:00 AM

VIA ZOOM

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E-COFFEE SESSION

"Pressing Leadership Nuggets to continue pressing on for your Social Enterprise without giving up"

Speaker

Ms. Fiona Luswata
Co-Founder, Kustawi Africa

Moderator

Mr. Kadhama Elvir
Founder and CFO, Easymart Africa

FRIDAY
23rd January 2026

TIME
9:00 AM-9:45AM

VIA ZOOM

MEETING ID: 867 5058 8226
PASSCODE: 587535

www.capitalsolutionsug.com



THE SOCIAL INVESTMENT FUND



The social investment fund (SIF) was started by capital solutions limited (CSL) in January 2020 as an impact fund for Social Entrepreneurs based in Africa. The main aim is to demonstrate that small amounts of debt capital, equity capital, and challenge grants, combined with entrepreneurial capacity building can result in thriving enterprise that serve vast numbers of the most Vulnerable populations.

Our target clientele is social enterprises led by youth and women, those that are vulnerable such as refugees, PWDs, People with Albinism (PWA) among others. Through SIF over 90 Social enterprises have accessed inclusive financing to scale their businesses.

Our products and services

- **Private Loan.**

Collateral free below 10m, 2% interest rate, digital documentation, free consultation. Great Turn Around Time, Flexible payment Options.

- **Top up Loan Product.-**

Collateral free, safe, fast, easy & timely, low interest rate, online application, No hidden fees, flexible repayment period.

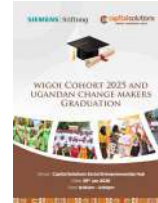
- **Social Enterprise staff Salary Loan Product.**

2% Interest Rate, Affordable, Convenient, Credit Score, Promotes Employer-Employee Trust, Promotes Mental Peace, Reduces Financial Stress



UP COMING EVENTS

WIGOI Cohort 2025 and the Ugandan Change Makers Graduation

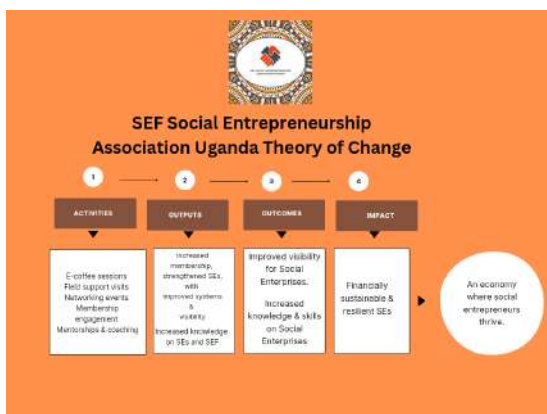


Book Launch

Launch of cohort 8 SBAP



SEF members meet and greet



Thanks for reading our Quarterly Newsletter



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