ISSUE NO. 18
July-Sept 2026

capitalsolutions
INSPIRE. TRANSFORM. BUILD.

QUARTERLY

NEWSLETTER



ABOUT US

Capital Solutions Ltd (CSL) is a social enterprise that started operations in 2014 in Uganda working to inspire , transform and build capacity of social entreprenuers through capacity development and improved access to finance in low-income communities in Africa.





HIGHLIGHTS IN THE QUARTER

- 6th Annual General Meeting
- Social Enterprise Development for CSOs in Uganda
- Investment Readiness training
- Latest Podcasts
- Field visits

"Grants can start the journey, but enterprise sustains it"



MESSAGE FROM THE CEO

At Capital Solutions Limited, we believe that supporting entrepreneurs is not only about financing businesses, but about investing in the people behind them. The first quarter of our 2026/2027 financial year, July to September, reflected that belief across everything we do. We reached over 4,375 social entrepreneurs through our capacity-building programmes and financing portfolio.

Through the Academy for Impact Women Mentorship Initiative, implemented in partnership with Siemens Stiftung, fifty (50) young women entrepreneurs across 15 districts continued to strengthen their business models, deepen their customer understanding, build financial literacy, and prepare to pitch to investors.
As I always emphasize, "True entrepreneurship is not just about building businesses; it's about building people. When women rise, communities thrive."

Through our advisory services unit, we continued to support Civil society organisations (CO) across Uganda to establish social enterprises as a means to become financially resilient. We worked with 5 Misereor partners and 10 other NGOs.
Our Social Business Accelerator Programme Cohort 8 also made steady progress, with participants benefiting from specialised training and peer mentorship from Cohort 7 alumni, who shared practical lessons on scaling their enterprises.

The SEF Social Entrepreneurship Association Uganda continued to grow. Fifty-three members participated in our sixth Annual General Meeting, ten new enterprises joined the network, and on 22 September SEF became a member of the Private Sector Foundation Uganda, strengthening the voice of social enterprises in the wider private sector. The quarter closed with final preparations for our sixth Annual Social Entrepreneurship Symposium, held on 8 October.
This quarter marks a strong start to our financial year and sets the tone for the impact and progress we aim to deliver in the months ahead.
I extend my sincere gratitude to our partners, participants and team members, whose dedication continues to inspire us. Together, we are building a future defined by resilience, inclusivity and progress. The journey is just beginning, and the impact we create will resonate for generations.
As it has been said, "The best way to predict the future is to create it." At Capital Solutions Limited, we are creating that future, one empowered woman and one transformed community at a time.

Dr.Joyce Namirimo Tamale FCCA (PhD)
CEO &Founder Capital Solutions Ltd.

SIXTH ANNUAL GENERAL MEETING OF THE SEF SOCIAL ENTREPRENUERSHIP ASSOCIATION



On Wednesday, 29 July 2026, the SEF Social Entrepreneurship Association Uganda convened its sixth Annual General Meeting virtually, with 53 members in attendance. The online format enabled members to participate without the cost and time of travelling to a physical venue.

The meeting provided members with an opportunity to assess the Association's performance, strengthen accountability and contribute to its future direction. The agenda covered the following areas:

Performance and finance: A review of achievements and finances for the period July 2025 to June 2026.
Membership services: members' concerns and recommendations on subscriptions, financing, services and engagement.
Governance: Consideration of the revised Constitution and the election of a new Committee member.
Annual planning: consideration of the 2026/27 work plan and budget for approval.
Collaboration: A welcome to the new board member Ms. Aisha Nabwanika , new SEF members and support for preparations for the annual symposium.

The Annual General Meeting reaffirmed SEF's commitment to transparent, member-led governance and set the



Member's logos



EMPOWERING YOUNG WOMEN TO BUILD SECURE, INDEPENDENT AND RESILIENT FUTURES



Acollage showing the highlights of the AWMI physical training training that happened at the Social Entreprenuership hub in kajjansi

In September 2026, Capital Solutions hosted an impactful in-person session for the Academy for Impact Women Mentorship Initiative, bringing together young women aged 18 to 30 for an interactive workshop on financial basics and financial resilience.

Participants gained practical skills to manage money, plan for the future and navigate economic challenges with confidence.

Financial literacy is a fundamental driver of sustainable development and personal independence. By equipping these young women with essential financial knowledge, we invested in the resilient leaders and changemakers of tomorrow.

Acknowledgements
We extend our sincere gratitude to our team, to Mr. Joachim Kabaisera, and to our partners, Siemens Stiftung, whose support made the session a success.







BUSINESS PLANNING FOR SUSTAINABILITY AT HOCADEO



Smiles after a productive workshop with Hoima Caritas Development Organisation (HOCADEO)

At Capital Solutions (CSL), we believe the answer lies in reimagining how CSOs create value, mobilize resources, and build enterprises that generate both income and lasting community impact.
We were delighted to facilitate a three-day Social Enterprise Business Planning Workshop for Hoima Caritas Development Organisation (HOCADEO), a valued partner of Misereor and ACSA Uganda.
As the social services and development arm of the Hoima Catholic Diocese, HOCADEO works to improve livelihoods, strengthen food security, and promote environmental conservation across Uganda's Albertine region.
The workshop created space for reflection, innovation, and practical business planning as HOCADEO explored opportunities to diversify its income and strengthen its long-term institutional sustainability.

From social mission to enterprise opportunity.
Through interactive learning, practical discussions, and business planning sessions, participants explored how HOCADEO could translate its development experience and community networks into a viable social enterprise.
One promising opportunity emerged: positioning HOCADEO as a distinctive coffee enterprise and centre for value addition, storage, and trading — creating stronger market opportunities for coffee farmers while improving livelihoods and contributing to community development.

The ambition goes beyond generating revenue. It is about building a business model that connects commercial viability with measurable social impact, creating value for farmers, communities, and the organisation itself.
Because sustainability is not simply about raising more funds. It is about building the capacity to generate resources, create value, and sustain impact over time.
At Capital Solutions Limited, we remain committed to supporting CSOs to transition from grant-dependent models towards innovative, resilient, and scalable social enterprises.
livelihoods.

STRENGTHENING FARMER-CENTRED PROJECT IMPLEMENTATION: BUILDING THE CAPACITY OF LATEK STAY ALLIANCE UGANDA IMPLEMENTING PARTNER



Latek Stay Alliance Uganda Implementing Partners after three days of practical, hands-on learning

Within the quarter we facilitated a three-day capacity-building training for Project Officers serving as Implementing Partners (IPs) of Latek Stay Alliance Uganda , with a focus on strengthening their practical skills in supporting farmers, improving enterprise performance, and ensuring effective programme implementation.

Throughout the three days, the training provided a practical learning environment where Project Officers could share field experiences, reflect on implementation challenges, and explore practical solutions that can be applied in their respective programmes.
The capacity-building initiative reflects the importance of investing in the capabilities of implementing partners who work directly with farmers. By strengthening their skills in sales, repayment coaching, performance monitoring, reporting and enterprise mentorship, project officers are better positioned to provide structured support that contributes to improved farmer performance and more sustainable agricultural enterprises.

At Capital Solutions , we remain committed to strengthening the capacity of organisations, implementing partners and social enterprises with practical skills that enhance performance, financial sustainability, enterprise development and social impact.
We appreciate Latek Stay Alliance Uganda and its Implementing Partners for the engagement and active participation throughout the training.





FROM FUNDING GAPS TO LASTING INDEPENDENCE: THE AFIRD MASTER CLASS



Group photo of the AFIRD team after a successful trainining

Across Africa, a quiet reality is shaping the work of NGOs and civil society organisations: the traditional funding channels that once carried their programmes are shrinking. The question is no longer only "Where will the next grant come from?" but "How do we build an organisation that can stand on its own?"

It was this question that brought Capital Solutions to the Agency for Integrated Rural Development (AFIRD) last week.

Led by our CEO, Dr. Joyce Tamale (PhD, FCCA), and joined by our programmes team, we sat down with AFIRD's leadership for a Master Class on Social Entrepreneurship, Financial Resilience and Organisational Sustainability. The aim was ambitious: to help the team reshape their organisational strategy toward long-term independence.

The journey began with a shift in mindset. Sustainability, the team discovered, starts not with a new funding proposal, but with a new way of thinking about what the organisation can create and earn in service of its mission.

From there, the conversation turned to innovative fundraising and social enterprise models, exploring how organisations can diversify their income beyond traditional grants. The team then moved into business model incubation, testing how ideas could grow into viable ventures that serve the mission.

The Master Class closed where every good strategy must: with an actionable roadmap, turning new insight into practical steps AFIRD can begin to implement.

AFIRD's story is one many organisations will recognise. And it is one we are privileged to be part of.

CAPITAL SOLUTIONS AT SEGAL 2026 #NEXTBEAT:CARRYING OUR MISSION TO NAIROBI



From 20th to 24th July 2026, Nairobi became a meeting point for people working to change Sub-Saharan Africa for the better. Capital Solutions was in the room.

The Segal Family Foundation's 2026 convening, #NextBeat, was held in Nairobi, Kenya. It brought together innovative thinkers, ambitious doers and progressive funders who share one focus: dramatic, positive change across Sub-Saharan Africa. More than a conference, it was a celebration of the people and ideas moving the region forward. Practitioners, grantmakers and changemakers exchanged lessons, challenged assumptions and built the relationships that turn good intentions into lasting impact.
Capital Solutions was represented by our Chief Executive Officer, Dr. Joyce Tamale, and our Senior Advisory Services Associate. Both joined the five days of conversation and connection.

Why This Room Mattered to Us
Capital Solutions exists to strengthen the social enterprises and organisations that serve communities. Through our advisory services, our work with social entrepreneurs and our convening of the wider ecosystem, we have seen again and again that sustainable impact needs more than passion. It needs sound strategy, strong systems and patient, well-aligned partners.
#NextBeat put those partners and ideas in one place. For our team, it was a chance to:

- Learn from peers and leaders who are testing new approaches to funding, scaling and measuring social change across the region.
- Share our experience from supporting social enterprises on their journey to financial and operational sustainability.
- Build relationships with funders and ecosystem builders whose priorities align with the work we do every day.
- Listen carefully to the challenges organisations on the ground are facing, so that our advisory services stay relevant and practical.

SHIFTING THE MINDSET: SOCIAL ENTREPRENEURSHIP MASTERCLASS FOR SPECIAL CHILDREN'S TRUST



Agroup photo taken after asucessful team building session for the Mukisa Foundation team

Capital Solutions facilitated a two-day Masterclass on Social Entrepreneurship for the staff and management of Special Children's Trust (SCT).

Founded in 2006 by Florence Namaganda, SCT is a certified NGO and CBO in Kampala providing care, therapy and inclusive education for children with disabilities. Through its growing social enterprises, including Mukisa Foundation, Dawn Children's Centre, Berakhah Medical Centre and Mukisa Inclusive Village, SCT is exploring how impact and enterprise can work together for a more sustainable future.

The masterclass was about changing the mindset: from asking "How do we continue funding our programmes?" to "How can we build sustainable solutions that advance our mission?"

Some of the photo highlights from the training



Key focus areas

Practical skills for designing and managing social enterprise initiatives within not-for-profit organisations
Communication, trust and teamwork for honest feedback and joint problem-solving
Collective leadership, enabling staff at all levels to take initiative and lead

Social entrepreneurship does not mean abandoning the mission of civil society organisations. It is central to our vision of helping them start, strengthen and scale their social enterprise journey.

STRENGTHENING COOPERATIVE SYSTEMS FOR SUSTAINABLE AGRICULTURAL ENTERPRISE IN KARAMOJA



Members of Kalimon Multipurpose Cooperative Society Limited after a four-day training on cooperative governance, marketing, financial literacy and bookkeeping.

Kalimon Multipurpose Cooperative Society Limited, registered in 2025 and based in Kapedo Town Council, Karamoja, is working toward a self-reliant, prosperous and food-secure community driven by sustainable agricultural enterprise. The cooperative aims to raise production, incomes and household wealth among its members by providing access to quality agricultural inputs, modern farming knowledge and skills, collective production and marketing, value addition and affordable financial services. Its work is guided by three commitments: producing together, marketing together and prospering together.

To support this vision, we facilitated a four-day capacity-building training for Kalimon Cooperative members. The training covered cooperative governance, marketing, financial literacy, and bookkeeping and financial management. It was practical in approach, and members left with clear action plans to strengthen their governance structures, marketing efforts and financial record-keeping. These foundations are essential if the cooperative is to grow sustainably and become bankable.







UNLOCKING INVESTMENT READINESS FOR SOCIAL IMPACT



Group photo taken after the investment readiness trainining for SBAP cohort 8

Social entrepreneurs in our Social Business Accelerator Programme (SBAP) Cohort 8 gathered at the Social Entrepreneurship Hub in Kajjansi for an intensive training on Investment Readiness and Peer-to-Peer Entrepreneurship.

The session was led by Mr. Paul Olok. Participants spent the day strengthening the foundations of their businesses and preparing to attract and manage capital for growth. Access to funding is only valuable when a business has sound systems, a clear business case and the confidence to present it to investors, and the training was designed to build exactly these.

The peer-to-peer component gave participants the chance to learn from fellow entrepreneurs, share practical experience and build relationships that will support their growth beyond the programme.

About the Social Business Accelerator Programme

The Social Business Accelerator Programme, run by the Social Entrepreneurship Institute at Capital Solutions Limited, supports social entrepreneurs to build enterprises that are financially sustainable and deliver measurable social impact. Through practical training, mentorship and peer learning, participants strengthen their business models, systems and investment readiness so that they can grow with confidence.

SBAP is for social entrepreneurs who are ready to move from idea or early traction to a stronger, more investable enterprise. If you lead a social enterprise and want to grow your impact, we invite you to join the programme.
To learn more or apply, contact [capitalsolutionsug@gmail.com/ +256 701759377] or visit [www.capitalsolutionsug.com].







SEF SOCIAL ENTREPRENEURSHIP ASSOCIATION UGANDA JOINS THE PRIVATE SECTOR FOUNDATION UGANDA



On 22 September 2026, the SEF Social Entrepreneurship Association Uganda, the membership platform of social entrepreneurs supported by Capital Solutions Limited, became a member of the Private Sector Foundation Uganda (PSFU), the apex body for the country's private sector.

This milestone places social enterprises more firmly within Uganda's wider business community. Through PSFU, SEF can bring the priorities of its members into national private-sector discussions and take part in policy advocacy, capacity building and collaboration. It also gives the Association a route to identify initiatives, partnerships and opportunities that are relevant to its members.

For the more than 300 social entrepreneurs in the SEF network, this means a stronger collective voice and a wider set of connections. The benefits will grow with active participation, and SEF will take part in PSFU activities and share suitable opportunities with members as they arise.

Are you a social entrepreneur looking to be part of a network built for impact? Join the SEF Social Entrepreneurship Association Uganda
Join Via: https://docs.google.com/forms/d/e/1FAIpQLSfpmV23aQcSoPPFocyVVDpndpapc_





COMMUNICATIONS : BUILDING VISIBILITY THROUGH MEDIA

Over the quarter, Capital Solutions Limited strengthened its public profile through a series of media engagements that raised awareness of our work and of the 6th Annual Social Entrepreneurship Symposium.

Press conference. On 21 September 2026, we held a press conference attended by representatives of three leading media houses: UBC, CBS and New Vision. The speeches delivered at the event were covered, giving us visibility on UBC and CBS.

Talk show. Dr. Joyce Tamale and Ms. Cerinah Kasirye appeared on a UBC talk show, where they shared what participants could expect from the 6th symposium. The appearance helped build public interest in the event ahead of the day. https://youtu.be/5AgG7Cv2lTk?si=KQ9x1cHPI-5zYdKA

Print and online media. Our work was featured in several publications:

New Vision published an article titled “Capital Solutions Funds Female Entrepreneurs”.
Habari Daily published “Capital Solutions’ 6th Annual Social Entrepreneurship Symposium to Gather Women Entrepreneurs from All Over Uganda”, which promoted the symposium to a wide audience.

Habari Daily also published “Capital Solutions Offer Seed Capital to Young Women with Shs500 Million Fund”, which drew attention to our commitment to financing young women entrepreneurs.

Together, these engagements widened our reach and positioned Capital Solutions Limited as a leading voice in social entrepreneurship in Uganda.









Discover the latest episodes of the Social Entrepreneurship in Africa Podcast



Topic:

Leveraging Entrepreneurship to Empower Mothers and Transform Disability Advocacy in Uganda

In this episode, we are going to understand how one remarkable woman is using fashion and entrepreneurship to drive powerful change in Uganda. Through her work with Darraine Stitches and the Darraine Cerebral Palsy Organization, she is navigating the systemic challenges of disability advocacy in Africa by combining deeply personal experiences with sustainable, strategic social entrepreneurship



Topic :

Healing the Unseen: Breaking Mental Health Stigmas in Community Youth Work

Mental health and trauma are among the least visible barriers facing young people, and traditional non-profit models often overlook them. In this episode, we explore how CCU weaves psychosocial support into the core of its youth programs, rather than treating it as an optional extra.

Our conversation looks at why trauma and mental health are overlooked in conventional community and non-profit programming. We examine how CCU embeds psychosocial support into its day-to-day work with young people. We discuss what it takes to break stigma and build trust in the communities CCU serves. We also share lessons for organisations that want to put wellbeing at the heart of youth development.

Follow us on spotify and get notified about about all our latest publications
https://youtu.be/Pl6fTJwuTkM?si=pwyr38K1EpPaFz1F

SEF SOCIAL ENTREPRENUERSHIP ASSOCIATION UGANDA FIELD VISITS



SEF team posing for a group photo with the Co -founders Ms.Stellah Nambabubye and Ms.Angella Nassimbwa of Bio Flame located in Gayaza

This quarter, the SEF Social Entrepreneurship Association Uganda visited a number of its members at their premises to strengthen relationships and understand their enterprises more closely, including their operations, achievements and challenges.

Meeting entrepreneurs in their own workplaces gives a fuller picture than meetings or online communication can. It allows the SEF team to see the work first-hand and to hear directly from members about the communities they serve, the constraints they face and the support they find most useful.

The visits also serve as a channel for honest feedback on SEF's services. They help the Association identify good practices and lessons from individual enterprises that can be shared across the network, so that every member can benefit from the experience of others.

SEF will continue to visit members as part of its commitment to member-centred support.

Some of the picture highlights.







SOCIAL INVESTEMENT FUND



The social investment fund (SIF) was started by capital solutions limited (CSL) in January 2020 as an inpact fund for Social Entreprenuers based in Africa.

The main aim is to demostrate 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 youthand women,those that are vulnerable such as refugees,P-WDS, People with Albinism (PWA) among others.Through SIF over 90 Social entreprises 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 re payment period.
- **Social Enterprise staff Salary Loan Product.**
  2% Interest Rate,Affordable,Convenient ,Credit Score ,Promotes Employer-Employee Trust ,Promotes Mental Peace ,Reduces Financial Stress

Portfolio Performance and Growth



BUILDING SOCIAL ENTERPRISES THAT LAST: A GUIDE BY DR. JOYCE NAMIRIMO TAMALE FCCA (PhD)





What does it really take to build a social enterprise that lasts? Not just passion. Not just good intentions. And not theory written from a distance.

In A Guide to Building a Sustainable Social Enterprise – Follow Your Intuition, our Founder and CEO, Dr. Joyce Namirimo Tamale FCCA (PhD), shares the practical wisdom forged over two decades of building, financing and scaling social enterprises across Uganda and beyond.

This is not another motivational book. It is a field-tested guide that answers the hard questions every social entrepreneur eventually faces:

- Business model: How do you design a business that serves both mission and market?
- Access to capital: How do you raise funds when traditional financing is out of reach?
- Resilience: How do you build systems that survive funding shifts, regulatory hurdles and resource constraints?
- Purpose: How do you stay true to your mission without sacrificing sustainability?

Drawing on her journey founding Capital Solutions and nurturing hundreds of social enterprises, Dr. Tamale offers clear frameworks, real stories and actionable tools for founders, leaders and practitioners who want to create lasting impact.

If you are ready to move from inspiration to implementation, this is the guide you need.

The book is available now. To get your copy, contact Capital Solutions at [capitalsolution-sug@gmail.com/ +256 701759377] or visit [www.capitalsolutionsug.com].







UP COMING EVENTS

Staff end of year retreat





6th Annual Symposium

AWMI DEMO DAY





Thanks for reading our Quarterly Newsletter



NANSUBUGA CAROLYNE
Communications Assistant
Writer&Designer



NAKASUJJA ANGEL
Senior Advisory Services &
Marketing Associate
Writer

Follow Us

Capital Solns

capital solutions

capital solutions limited

capital solutions

CapitalsolutionsUG

capitalsolnsug

Find us at:

Plot 9-11 Coral Cresent Kololo, P.O.BOX 1063, Kampala Uganda.
P.O. Box 75302, Kampala, Uganda.

Plot No.177,Busiro Block 375,Kajjansi Social Entrepreneurship Hub . Tel+256701759377

Gmail: capitalsolutionsug@gmail.com