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# ANNUAL IMPACT REPORT: 2025



# FOREWORD

At Challenges Uganda, 2025 was a very impactful year; the kind that comes from showing up, listening closely, and working shoulder-to-shoulder with entrepreneurs. We are a business consulting firm that believes solutions should be practical, locally rooted and built with the people who will use them. This year, we did just that!

We journeyed with women and men, young people, refugees and persons with disabilities as they managed their businesses more effectively, strengthened financial management, accessed finance, built the resilience needed to grow sustainably in changing markets, and so much more. Whether through Anyim Maber, the 10X program, RISE/E, NSSF Hi Innovator, iKnowFarm or ACE Delivers, we watched capacity building, business advisory and strategic planning support help cultivate vibrant business ecosystems.

Importantly, 2025 was also about strengthening systems. As an Entrepreneur Support Organisation, we moved beyond individual enterprise support to actively engage financial institutions, policymakers, and ecosystem actors to address the structural barriers that limit entrepreneurs' access to finance, markets, and opportunities. Through dialogue, partnerships, and practical collaboration, we worked to co-design more inclusive financial products, policies, and support mechanisms that improve how the wider ecosystem functions, creating conditions where enterprises, especially those led by women, youth, refugees, and persons with disabilities, can start, grow, and scale sustainably.

I'm deeply grateful for the trust placed in us by the entrepreneurs and enterprises we serve, the openness and collaboration of our partners, funders, financial institutions, and policymakers, and the quiet persistence, devotion, and professionalism of the Challenges Uganda team. I also appreciate the role played by ecosystem actors, community leaders, and networks who continue to walk with us and strengthen our work on the ground. Together, we have translated shared ambition into practical action, supporting businesses to grow, shaping more inclusive systems, and laying stronger foundations for a resilient and equitable enterprise ecosystem in Uganda.

2025 reminded us that impact is built through consistency, trust, and working closely with people. As we move forward, we will double down on what worked, deepening partnerships, and ensuring inclusive, practical support reaches more enterprises. We will do this with the same commitment to listening, learning, and walking alongside entrepreneurs and ecosystem partners as we continue building a more resilient and equitable business environment in Uganda.



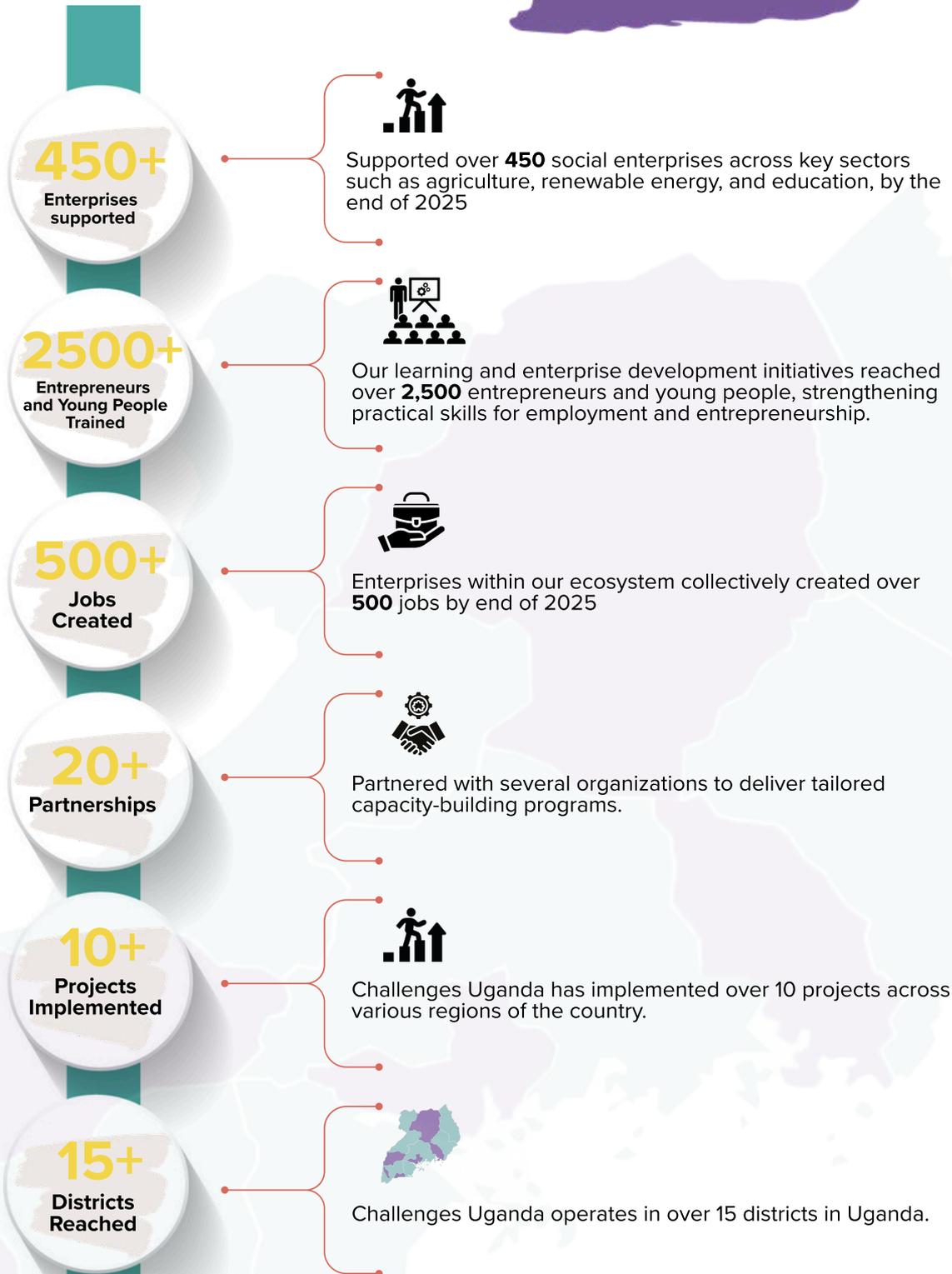
~ **HENDRICAH R NABUKWASI**  
Country Lead, Challenges Uganda



## IMPACT AT A GLANCE

By the end of 2025, Challenges Uganda had supported more than 450 growth-oriented enterprises across agriculture, renewable energy, education, and technology. Through tailored business advisory, structured enterprise support, and capacity strengthening, these businesses improved how they operate, make decisions, and plan for sustainable growth in increasingly dynamic markets. Our learning and enterprise development initiatives reached over 2,500 entrepreneurs and young people, strengthening practical skills for employment and entrepreneurship. This investment in people translated into tangible outcomes at enterprise level, supporting both stability and ambition. Employment creation and retention remained central to our impact. Enterprises within our ecosystem collectively created over 500 jobs by end of 2025, with women making up the majority of beneficiaries.

# WHAT WE ACHIEVED BY END OF 2025



## SECTORS SUPPORTED

- AGRICULTURE
- ALTERNATIVE ENERGY
- BUSINESS SERVICES
- CRAFT
- EDUCATION
- SERVICES
- TECHNOLOGY
- TOURISM
- WASTE/HEALTH/HYGIENE
- OTHER

# IMPACT ACROSS OUR PROGRAMS

## The Anyim Maber (Bright and Better Future) Project

The Anyim Maber (Bright and Better Future) project, funded by the European Union and implemented with Sightsavers, Challenges Uganda, NUDIPU and NOWUDU, supported youth with disabilities in Amuru, Gulu, Nwoya and Oyam over three years. It engaged 124 entrepreneurs, targeting interventions across services, light manufacturing and agribusiness, retail and construction.

Challenges Uganda delivered practical, demand-driven support through business training, mentorship, enterprise diagnostics, pilot testing and finance linkages by helping entrepreneurs join VSLAs/SACCOs, access bank products, improve record-keeping and acquire productive assets. Participants reported stronger business activity, asset growth and local job opportunities.

The project also identified persistent barriers: a capital gap for scaling, weak market linkages and buyer relationships, low formal registration rates, limited market information and accessibility challenges. Anyim Maber's legacy is clear: market-aware enterprise support, stronger local savings and disability networks, and a focused roadmap for scaling inclusive finance and sustainable growth.

BUSINESS SUPPORTED

124

By the end of 2025



94

OF THE BUSINESSES REPORTED INCREASE IN PROFIT



76

OF THE BUSINESSES REPORTED INCREASE IN CAPITAL ASSETS



JOBS CREATED

238

By the end of 2025



94

OF THE BUSINESSES ARE ACTIVELY SAVING IN VSLAs & SACCOs



45

OF THE BUSINESSES ACCESSED FINANCING



4

YOUTH WINGS SUPPORTED



94

OF THE BUSINESSES ARE ACTIVELY SAVING IN VSLAs & SACCOs



ENTERPRISE SUPPORT BY SECTOR

Services



Light manufacturing and agribusiness



Retail



Construction



## Ready for Inclusive Sustainable Employment and Entrepreneurship (RISE/E) Programme



The Ready for Inclusive Sustainable Employment and Entrepreneurship (RISE/E) Programme, funded by the Standard Chartered Foundation, supports young people to strengthen their employability and build resilient, growth-oriented enterprises that can create jobs and sustain livelihoods.

Under its entrepreneurship pathway, the programme focuses on strengthening micro and small businesses through a practical, hands-on model. Young entrepreneurs receive tailored business advisory support and mentorship, structured entrepreneurship training, and facilitated access to finance. This integrated approach enables participants to improve business management, strengthen financial practices, and make informed decisions that support sustainable growth.

Through RISE/E, entrepreneurs benefit from guidance aligned to their specific business contexts, exposure to relevant skills and tools, and continued mentorship that supports progress beyond training. The programme contributes to building confident, capable entrepreneurs who are better positioned to navigate market challenges, access opportunities, and grow inclusive businesses.

RISE/E is currently implementing its second cohort across Uganda, Ghana, Zambia, and Tanzania, strengthening regional learning while responding to local enterprise needs.

BUSINESSES SUPPORTED



61

By the end of 2025



JOBS CREATED



53

By the end of 2025



13

OF THE JOBS CREATED  
WENT TO PWDs



23

OF THE JOBS CREATED  
WENT TO WOMEN



\$16,000



SECURED IN EXTERNAL  
FUNDING THROUGH  
TARGETED ADVISORY  
SUPPORT



## 10X Program: Shaping Digital Pathways for Young Women in Business



Challenges Uganda, in partnership with Outbox Uganda and United Nations Capital Development Fund (UNCDF), and with support from the Mastercard Foundation, is implementing the 10X Program: Shaping Digital Pathways for Young Women in Business.

Challenges Uganda is an ESO partner implementing the 10X Program in the Acholi Region, covering five (5) districts: Lamwo (Palabek refugee settlement), Kitgum, Gulu, Nwoya, and Omoro.

We seek to influence development processes that promote equitable access to finance, market opportunities and linkages, as well as the adoption of the digital economy.

As part of this engagement, Challenges Uganda targets to empower a total of 350 women-inclusive MSMEs (including 100 businesses run by Persons with Disabilities and 55 by Refugees), and have 1,750 young women having improved well-being and resilience to shocks in an inclusive digital ecosystem by 2025/6

Our focus is on supporting MSMEs across three key segments: gig workers/freelancers, the invisibles/livelihood-sustaining enterprises, and the bootstrappers/micro and small enterprises, strengthening both backward and forward linkages within the MSME ecosystem.

**1529**



LEARNERS ENROLLED AND COMPLETED THE 10X PROGRAM FOUNDATIONAL COURSE

By the end of 2025



# NSSF Hi-Innovator Programme



The Hi-Innovator is an initiative of the National Social Security Fund in partnership with the Mastercard Foundation, implemented by Outbox Uganda together with a network of partner “hubs” / Entrepreneurship Support Organizations (ESOs) like Challenges Uganda

The programme supports Ugandan entrepreneurs by providing catalytic seed funding, entrepreneurial learning, and business development support, enabling them to become more competitive and build high-impact businesses.

728



LEARNERS ENROLLED AND COMPLETED THE NSSF Hi-INNOVATOR PROGRAMME BUSINESS FOUNDATIONAL COURSE

By the end of 2025



# PROJECT HIGHLIGHTS OF THE YEAR - 2025



# ACE DELIVERS PROJECT

Together with ACE (African Clean Energy), we're on a mission to make clean cooking a reality for more Ugandan households.

Our work with ACE is helping promote accessible clean cooking technologies, improve household health, empower families to save money and protect the environment.

In 2025, we engaged communities and entrepreneurs in awareness creation sessions and trainings, introducing the ACE One improved cookstove and briquettes; a safer, cleaner, and more sustainable alternative to traditional cooking methods.



## iKnowFarm



In 2025, Challenges Uganda initiated a strategic consultancy engagement with the iKnowFarm team to support the platform's transition toward long-term sustainability.

iKnowFarm, a digital agricultural platform co-developed by Welthungerhilfe (WHH) and PALM Corps, currently serves over 70,000 smallholder farmers across Uganda, connecting them, particularly women and youth, to climate-smart agricultural information, weather updates, and market linkages. The platform plays a critical role in strengthening farmers' decision-making and productivity in an increasingly climate-sensitive agricultural landscape.

Our role focuses on guiding iKnowFarm's shift from a largely donor-dependent initiative to a self-sustaining social enterprise. Through this consultancy, we are supporting the development of a viable and scalable business model, identifying diversified revenue streams, clarifying value propositions for different user segments, and strengthening operational structures. At the same time, we are working with the team to establish a clear governance framework that supports accountability, strategic oversight, and long-term institutional resilience.

# ACCESS TO FINANCE

## CO-CREATION WORKSHOP



In 2025, under the RISE/E Programme, we convened an Access to Finance Co-creation Workshop that brought together over 25 key actors across Uganda's entrepreneurship and finance ecosystem. Participants included financial service providers, Organisations of Persons with Disabilities (OPDs), Enterprise Support Organizations such as Outbox, Imuka Ventures and Imagine Her, programme partners, and entrepreneurs with and without disabilities. Guided by research conducted in Uganda and Ghana earlier in the year, the workshop created space to disseminate findings and collaboratively design practical financing solutions.

Presentations of key insights and archetype financing models set the stage for interactive breakout sessions, where participants refined prototypes, identified structural barriers, shaped product features, mapped repayment processes, and explored risk management approaches.

The workshop generated viable, inclusive financing options and identified strategic partnerships for their roll-out. Central to the discussions was ensuring that solutions were not only affordable, but also accessible, scalable, and sustainable. A strong gender and disability lens guided product design, while participants emphasized the role of digital tools in strengthening financial literacy and improving record-keeping for entrepreneurs.

By bringing ecosystem actors into the same room to validate and co-design solutions with entrepreneurs, the initiative marked an important step toward financing models that are practical, inclusive, and capable of driving long-term business growth.

# MEET THE TEAM AT CHALLENGES UGANDA



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Country Lead



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