



UDB
Inspiring Development



PRODUCT & SERVICE OFFERING

Uganda Development Bank offers a wide range of financial and non-financial solutions aimed at supporting the Bank in improving the quality of life of Ugandans. These products are designed with unique features to meet the needs of small, medium, and large enterprises, infrastructure development, Public-Private Partnerships, and others.



Agriculture



Industry



Services



Infrastructure

FINANCIAL INTERVENTIONS

TERM LOANS

Purpose

To finance long-term capital expenditure, in line with government priorities.

Key Features

Tenor ranges from 4 to 15 years, including up to 3 years of grace.



ASSET FINANCE

Purpose

Enables the acquisition of qualifying productive assets for enterprises with collateral constraints.

Key Features

- The Bank finances up to 90% of the asset cost.
- Recourse is on the asset financed. As such, the product allows for the enhancement of overall collateral value.
- **Tenor:** 4 to 8 years, inclusive of 3 years of grace, depending on the asset's useful life.





TRADE FINANCE / WORKING CAPITAL

Purpose

Short-term finance to facilitate working capital and other operational expenses of existing enterprises.

- Fixed and revolving working capital, with a maximum tenor of 3 years.
- Structured trade and commodity finance, with a maximum tenor of 3 years.
- Trade services (letters of credit, guarantees, documentary collections)
- Contract financing
- Value chain financing
- Services may be availed as a stand-alone (independent of a related project facility)

Key Features

EQUITY INVESTMENT

Purpose

To finance start-ups or projects with high growth potential, constrained by access to capital due to a perceived high level of risk.

Key Features

- The Bank invests by taking on a shareholding in the enterprise.
- Mezzanine and quasi-equity instruments are also available.
- The Bank will be a shareholder for a maximum of 10 years.





PROJECT FINANCE

Purpose

Financing for infrastructure and other large, long-term industrial projects.

Key Features

- Recourse is to the cashflows of the business and the realisable value of the project's assets.
- Tenor of up to 15 years.







Plot No.22, Hannington Road.
P.O.BOX 7210, Kampala, Uganda
Phone: 0312 355 500
Email: info@udbl.co.ug
Web: www.udbl.co.ug

[@UDB_Official](#) 

[Uganda Development Bank Ltd](#) 

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**Terms and conditions apply*