

KCB Foundation: Investing in dreams, building Uganda

KCB Foundation Uganda is supporting youth, women, and small businesses turn uncertainty into opportunity through practical, market-driven interventions.

BY JOAN SALMON

Uganda continues to grapple with a significant youth unemployment challenge, driven largely by skills mismatch, limited access to capital, and the slow absorption of labour into the formal economy.

According to the 2024 National Population and Housing Census, more than 700,000 unemployed Ugandans of working age spend over a year searching for employment or attempting to establish income-generating activities. Young people account for the largest share of this figure, underscoring the urgency of targeted interventions that address both employability and enterprise development.

The challenge is particularly pronounced among school dropouts and individuals from low-income households, many of whom rely on informal or casual labour characterised by low pay, income volatility, and minimal job security.

Without access to relevant skills, financial knowledge, or start-up capital, large segments of the population remain trapped in cycles of underemployment and vulnerability, limiting both individual progress and broader economic growth.

It is against this backdrop that KCB Bank Uganda, through KCB Foundation, is investing beyond conventional financial services to address the structural barriers that hinder sustainable livelihoods. The Foundation's work is anchored on the understanding that financial inclusion alone is insufficient unless it is accompanied by skills development, financial capability, and enterprise support.

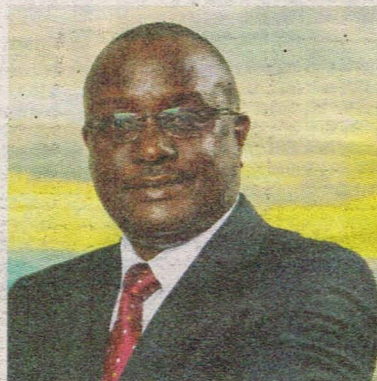
By integrating these elements, KCB Foundation is contributing to long-term economic resilience at individual, household, and community levels.

"At KCB, we recognise that financial inclusion alone is not enough. Sustainable impact comes from equipping individuals with skills, financial knowledge, and access to opportunity. Through KCB Foundation, we are investing in long-term livelihoods and enabling communities to build resilience," said Edgar Byamah, Managing Director, KCB Bank Uganda.

This approach aligns with the KCB Group's regional mission of investing in people and building sustainable communities across East Africa, ensuring that social impact efforts in Uganda contribute meaningfully to a broader, shared



Students, school officials and KCB Foundation Uganda representatives celebrate by cutting cake at the graduation ceremony. PHOTOS/COURTESY



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development agenda.

Building skills for employability and enterprise

A central pillar of KCB Foundation Uganda's work is skills development, delivered primarily through the Twekozese Vocational Training Programme. The programme equips young people with market-relevant technical skills that respond directly to labour demand and self-employment opportunities within local economies.

Training areas include fashion design, welding and metal fabrication, plumbing, electrical installation, hair and beauty, and sustainable timber practice — sectors that offer practical entry points into employment and entrepreneurship. The modular structure allows beneficiaries to acquire competencies within relatively short timeframes, accelerating transitions into income-generating activities.

Alongside technical training,

Twekozese embeds financial literacy to ensure beneficiaries are equipped to manage income, save consistently, and plan for growth.

Maria Nansubuga, a 23-year-old fashion design trainee, reflects on the shift this enabled:

"Before this opportunity, I felt stuck. I used to braid hair from home just to survive. The training helped me move from surviving day to day to planning for the future."

Since its inception, Twekozese has supported hundreds of young people to transition from irregular informal work into more stable income streams, apprenticeships, and self-employment. The programme also supports local value chains by supplying skilled labour to SMEs and service providers across the country.

Strengthening women-led micro enterprises

Women entrepreneurs play a critical role in Uganda's informal and microenterprise economy but continue to face disproportionate barriers to skills acquisition, access to finance, and business formalisation. KCB Foundation addresses these constraints through targeted skilling, entrepreneurship training, and start-up toolkits that strengthen productivity, financial discipline, and record-keeping.

In regions such as Mbarara, women-led enterprises supported through vocational and business training have reported improved financial management, increased savings, and gradual business expansion.

Nancy Atukunda, a salon entrepreneur, notes the difference structured financial training has made:

"Learning how to track my income and expenses changed how I run my business. I now make informed decisions and save regularly."

These outcomes are supporting women to formalise operations, build credit profiles, and engage more confidently with financial in-

stitutions, positioning them for long-term growth.

Supporting SMEs and job creation

Erastus Owakubariho previously worked in pottery, bricklaying, and on construction sites, with tight-fisted pay. In 2022, he saw an advert for a course to which he applied.

Admitted at Nyamitanga Vocational Institute, he undertook a six-month modular skilling course in plumbing. After completing the course, he went for industrial training at Dream Plumbing Shop in Makhana Singh Street, Mbarara City.

Owakubariho later started a small plumbing business in October 2023.

The business has expanded, supporting him and creating job opportunities for other youth, some of whom are diploma holders and others certificate holders.

"Together, we collaborate, support one another, and grow professionally," he says.

Recognising that sustainable employment extends beyond individual skilling, KCB Foundation also focuses on enterprise development. Through the Pathway to Skilling Programme, implemented in partnership with NSSF under



Erastus Owakubariho, a scholarship recipient from KCB Foundation. He now runs a plumbing shop in Mbarara.

the Hi-Innovator SME Growth Programme, the Foundation supports SMEs with business coaching, governance strengthening, and strategic planning.

The programme prepares enterprises for access to financing through KCB Bank Uganda, addressing common gaps such as weak governance structures and limited financial reporting.

By strengthening SME capacity, the programme contributes to job creation and improved productivity while absorbing skilled graduates emerging from vocational training institutions.

Advancing financial capability at community level

Building on its skills and enterprise interventions, KCB Foundation extends financial capability through branch-led community engagements targeting Saccos, women's groups, factory workers, faith-based organisations, and individuals preparing for overseas employment.

These sessions focus on savings behaviour, responsible borrowing, account management, and governance for collective financial structures, helping expand participation in the formal financial system and strengthen community-based financial ecosystems.

Buganda Sacco group vice chairperson, Brenda Roy shared:

"After the training, we opened accounts and started saving as a group. It changed how we plan for our businesses and our families."

Social impact anchored in dignity and sustainability

Beyond livelihoods and enterprise, KCB Foundation delivers broader social impact through two complementary pillars: Programmes (Education and Livelihoods) and Corporate Social Investment (CSI). CSI initiatives focus on education support, blood donation drives, environmental conservation, child welfare, and girl-child empowerment.

In Jinja and Mbale, the distribution of 1,800 reusable sanitary pads has contributed to improved menstrual health and reduced school absenteeism among adolescent girls.

Environmental sustainability is embedded across programmes, with over 15,000 trees planted in collaboration with communities and KCB Bank branches.

A vocational trainee from Daniel Comboni Vocational Institute involved in the tree-planting exercise reflected: "We learned that as we grow our skills and businesses, we also have a responsibility to protect the environment."

A group mission in action

Across skills development, enterprise support, financial capability, and social investment, KCB Foundation Uganda's work reflects the wider KCB Group mission to invest in people, strengthen communities, and drive inclusive, sustainable growth beyond banking.

By addressing the root causes of economic vulnerability and aligning local interventions with a regional vision, KCB Foundation continues to build shared prosperity for Uganda — one opportunity, one livelihood, and one community at a time.