



Introduction

- Safest investment in Uganda
- Can be profitable with a sound strategy
- Many misconceptions exist
- Answering five key questions

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Key Questions About Treasury Bonds

How do they work?

Why should I invest?

How much do I need?

How do I start?

Investment Seminar

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Growth Strategist



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6 April, 2025 | Sunday

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How Treasury Bonds Work



Citizens Invest

Government borrows from citizens.



Central Bank

Bank of Uganda manages the process.



Banks Assist

Commercial banks help citizens invest.



Development Projects

Funds used for national development.

Important Facts About Treasury Bonds

Individuals, companies, SACCOs can invest

Minimum investment: UGX 100,000

Two investor categories:

- **Price Takers (100K - 200M UGX)** – Automatically accepted.
- **Price Setters (200M+ UGX)** – Negotiate interest rates.

Primary and Secondary Market options

- **Primary Market** – Bonds are directly sold by the Bank of Uganda.
- **Secondary Market** – Investors sell their bonds before maturity.



Treasury Bonds vs. Treasury Bills



Treasury Bonds

Long-term investments, maturing in 2, 3, 5, 10, 15, or 20 years.



Treasury Bills

Short-term investments, typically less than 1 year.

Why Invest in Treasury Bonds?



Earn bi-annual interest/
Cashflow



Use as collateral for loans



Simple to start and invest



Liquidity: Sell bonds in the
secondary market



Diversification: Reduce
investment risks



Safety: Government-backed,
no default since 1969



How Much Do I Need & How Much Do I Earn?

Investment Amount:

UGX 100,000+

Interest Rates:

10% - 18% per annum

Taxation:

2-10 years: 20%, 10-20 years: 10%

Steps to Start Investing

Winning Strategy: Ladder Strategy

Consistent income through staggered investments Invest UGX 10M every month for six months Earn 750K bi-annual interest per UGX 10M...

Let us take, for instance, that we begin investing in January with a Ladder Strategy in Treasury Bonds. The idea is to invest a fixed amount every month for six months so that, starting from the seventh month, we begin receiving bi-annual interest payouts consistently.

By staggering our investments monthly, we create a system where every month after July, we receive interest from a previous investment, ensuring a steady stream of passive income. Below is how this strategy would look:





Winning Strategy: Ladder Strategy

- Consistent income through staggered investments

- Invest UGX 10M every month for six months

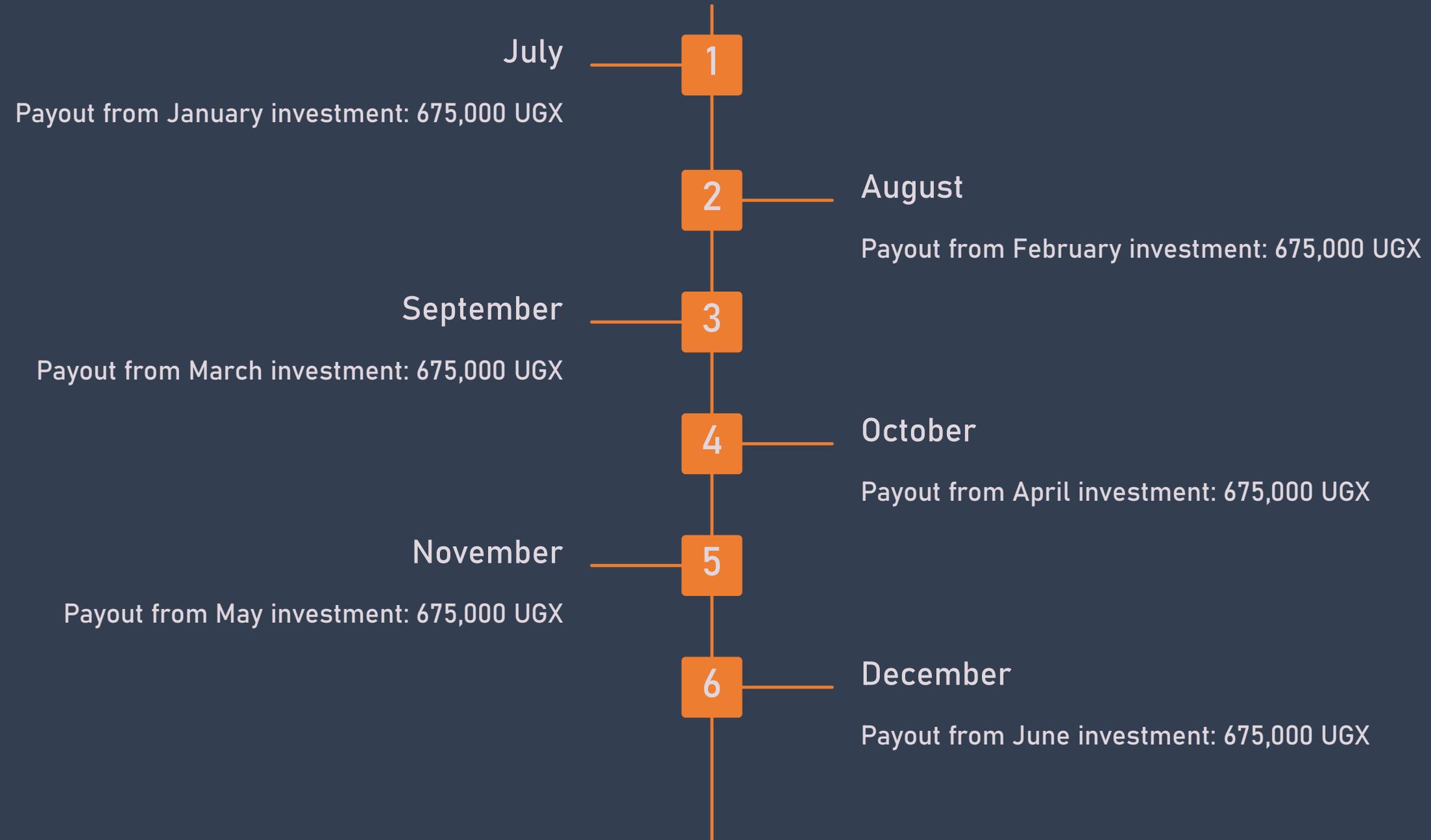
- Earn 750K bi-annual interest per UGX 10M

- Monthly payouts for 20 years

Winning Strategy: Ladder Strategy

Month	Investment Amount (UGX)	Interest Rate (15% per year)	Bi-Annual Interest (UGX)	Tax (10%)	Net Bi-Annual Interest (UGX)
January	10,000,000	15%	750,000	75,000	675,000
February	10,000,000	15%	750,000	75,000	675,000
March	10,000,000	15%	750,000	75,000	675,000
April	10,000,000	15%	750,000	75,000	675,000
May	10,000,000	15%	750,000	75,000	675,000
June	10,000,000	15%	750,000	75,000	675,000

Payout Schedule



Steps to Start Investing

1

Open a bank account

2

Open a CSD account with the same bank,
You do this by filling in 2 paged form called Form 1

3

Choose investment option: Either on the Primary or
Secondary Market



Summary & Final Thoughts

1 Safe Returns

Treasury bonds offer secure, predictable, and profitable returns.

3 Ladder Strategy

Follow the Ladder Strategy for consistent income.

2 Diversification

Treasury bonds provide cash flow, collateral, liquidity, and diversification.

4 Start Small

Start small and grow your investment over time.

Take Action Today!

Start investing in treasury bonds and grow your financial well-being.

Follow for more insights on investment strategies and stay ahead of the curve.

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