



# Investing in Unit Trusts in Uganda Uganda

Learn how to start and grow your investments with unit trusts, a simple and effective way to achieve your financial goals in Uganda.



**by Apuuli Babigumira**

# What is a Unit Trust?

Pooled funds where multiple investors contribute. Managed by experts in investments (Fund Managers)

## Fund Manager

Invests in treasury bills, bonds, real estate, and stocks.

## Profit Sharing

Profits are shared among all investors, proportional to their investment.

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# Investment Seminar

PHYSICAL  
IN KAMPALA  
& LIVE ONLINE

Understand Bonds, Unit  
Trusts, and Stocks

Featuring:

**APUULI BABIGUMIRA**

Growth Strategist

more details  
to come



6 April, 2025 | Sunday

2.00 - 5.00 PM

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LIVE WEBINAR  
50,000UGX  
PHYSICAL SESSION  
100,000UGX



## Who Manages Unit Trusts?

Three main classification of fund managers in Uganda.



Banks

Stanbic, Standard Chartered.



Insurance Companies

Britam, Sanlam, ICEA, UAP.



Investment Companies

Xeno.



# How Much to Start?

Minimum investments with different managers.

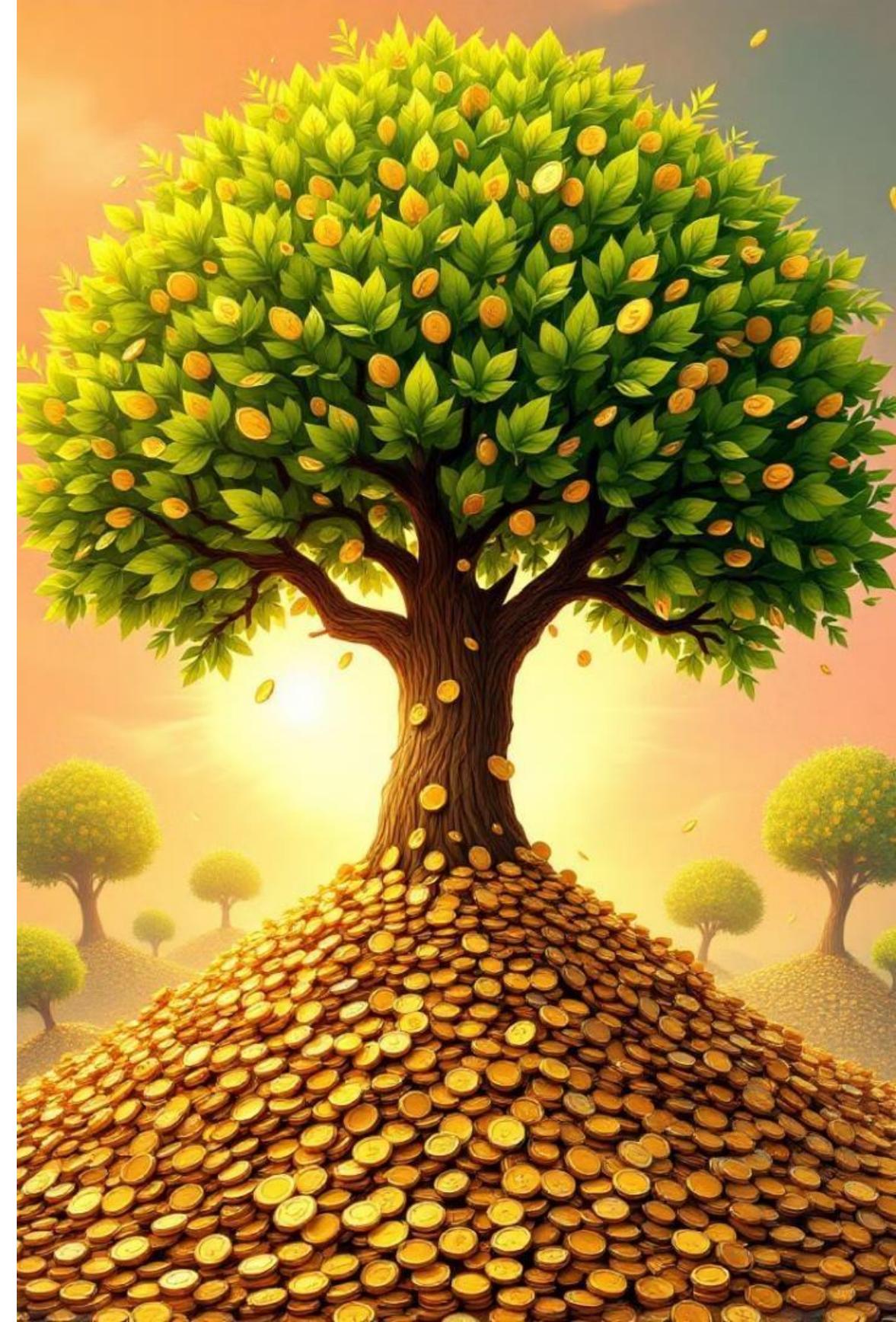
Standard Chartered	UGX 20,000
Stanbic Bank	UGX 100,000 initial, UGX 50,000 recurring
Insurance Companies	UGX 100,000 minimum
Zeno	UGX 10,000 minimum

You can invest on daily, weekly, or monthly or a lumpsum!

# Advantages of Unit Trusts

Why invest in unit trusts?

- 1** Low Entry  
Start with UGX 10,000.
- 2** Flexible Goals  
Short-term & Long-term.
- 3** Regular Returns – daily compounding interest  
Earn 10-12% per year.
- 4** Easy Access  
Withdraw in 3-72 hours.

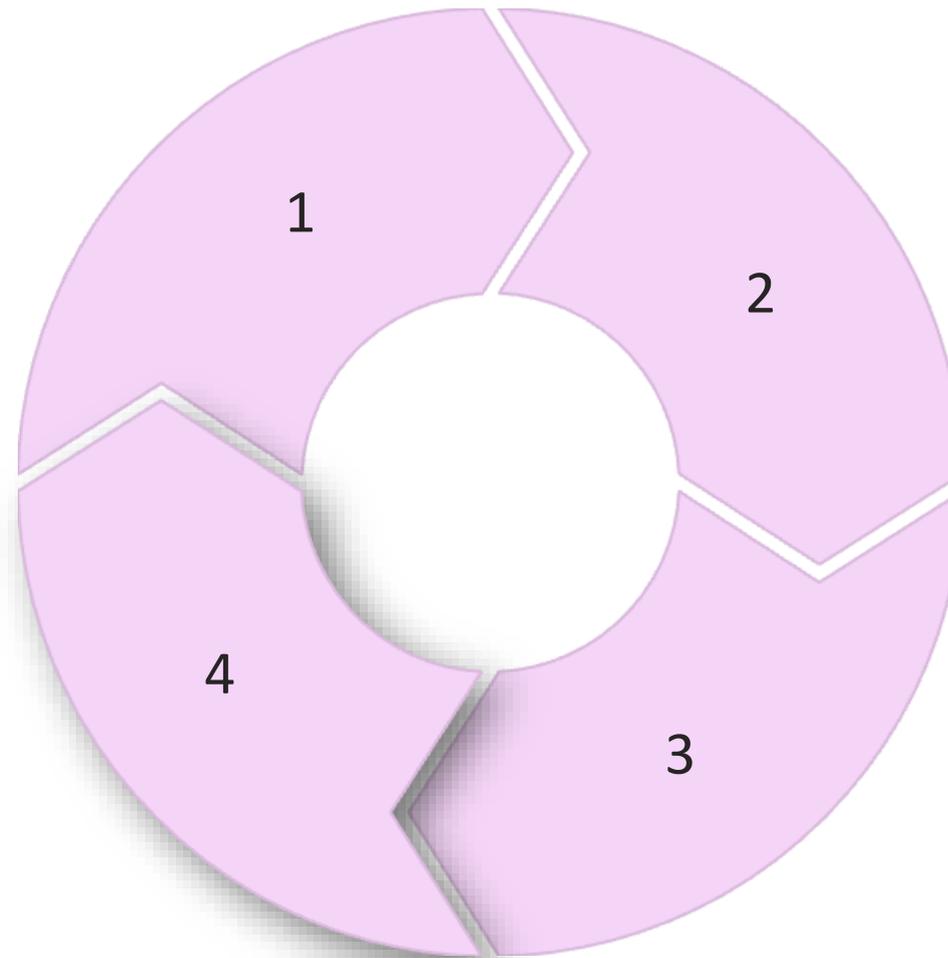


# Compounding Interest

How your money grows daily.

Day 1  
Invest UGX 1M.

Daily earning is which compounds  
every day is:  
UGX 300 (approx.).



Yearly

10- 14% annual interest divided by number  
Days in a year to get your daily earning .

Earnings, e.g. 10% is:  
UGX 120,000 per year.

Balance grows daily, increasing future returns! If today 10% is applied on 1,000,000, tomorrow it will be applied on 1,000,300



# How to Start Investing?

*Click any of the blue underlined texts to access that specific Fund Manger's UT details*

Simple ways to begin your investment journey.

1

## **Banks:**

Use mobile apps ([Stanbic](#), [Standard Chartered](#)).

2

## **Insurance Companies:**

Work with an agent ([UAP](#), [Britam](#), [Sanlam](#), [ICEA](#)).

3

## **Investment Companies:**

[Xeno Visit website](#) or use MTN USSD **165\*5\*7#**.

**To earn a boast of 5,000 on your new account when prompted to answer how you heard about XENO, choose Referral and enter this code: [XENO250317](#)**



# Agents that can help you?

Kindly note these agents were recommended by friends or my clients

If you also have an agent you trust, kindly submit their details. [Click here.](#)

*Hardworking deserve the flowers*

1

## ICEA Agents

- Jeal - 0773069873/0705510465
- Innocent - 0774841922/0705708933

2

## UAP Agents

- Ndagire Mary - 0782957834
- Brenda - 0701724659

# Final Thoughts & Call to Action

Take control of your financial future.

## Start Now

Invest daily, weekly, or monthly.

## Avoid Idle Money

Don't leave money in a bank account.

## Ask Questions

I'll research or invite an expert.

## Join our Quarterly Investment Seminars

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