This comprehensive research and education paper examines the strategic shift in Uganda's economic policy, focusing on the transition from informal, cash-based trade to a formal, regulated "Platform Economy." It integrates the concepts of **Mobility as a Service (MaaS)**, **Collective Investment Schemes (Unit Trusts)**, and **Good Governance** to propose a roadmap for Uganda's "Tenfold Growth Transformation."

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1. Acknowledgement of Conveners and Sponsors

The **National Catalytic Stakeholder Consultation** (December 2025) is led by the **Ministry of Trade, Industry and Cooperatives (MTIC)**. Under Article 189 of the 1995 Constitution, MTIC is mandated to formulate and review policies that promote competitive trade, sustainable cooperatives, and industrialization.

Key Partners and Mandates:

- **Ministry of Trade, Industry and Cooperatives (MTIC):** Lead agency for MSME and Standards policy reform.
- **Global Alliance for Improved Nutrition (GAIN):** Facilitator ensuring food system MSMEs are included in policy design.
- **European Union (EU) & Global Gateway:** Provides the investment framework (up to €300 billion globally) for sustainable infrastructure and digital transformation.
- **International Trade Centre (ITC):** Working through the Global Gateway to address financing gaps and strengthen export competitiveness.
- **SB4U (Sustainable Business for Uganda):** A platform for Public-Private Dialogue to strengthen EU-Uganda trade and investment ties.
- **Cascade & Kingdom of the Netherlands:** Partners in logistics, corridor development, and bridging the gap between public and private finance.

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2. Sliding Scale Literacy (SSL) Analysis

Level 1: Elementary (The "Digital Pot" & "Fair Referee")

- **The Problem:** Many traders keep cash under mattresses ("Dukawala Mentality"), which is risky and doesn't grow. Banks often act as both "player and referee" during loans, selling off a borrower's property for less than it's worth if they miss a payment.
- **The Solution: * Unit Trusts:** A "Digital Pot" where many people put small savings together, and professionals invest it so it grows safely.
    - **DALIFA:** A "Fair Referee" (Trust Fund) that ensures when you pay back a loan, your money goes to the oldest debt first, and your property cannot be sold unfairly.

Level 2: Intermediate (Operationalizing Formalization)

- **MaaS & MaaS Challenges:** Mobility as a Service (MaaS) integrates various transport modes into one digital app. In Uganda, this requires shifting from the "Dukawala" (traditional trader) to the "Digiwala" (modern investor) who uses digital wallets and investment platforms.
- **Bridging the Gap:**
  - **EFRIS Integration:** Linking tax compliance (EFRIS) to Unit Trusts makes "the pain of compliance" match "the reward of safe investment".
  - **FIFO Accounting:** DALIFA mandates **First-In, First-Out (FIFO)** accounting to ensure principal debt is reduced faster than interest.

Level 3: Advanced (Jurisprudence & Global Governance)

- **Legal Frameworks:** Formalizing the economy relies on **Trust Law** and **Contract Law**. The **DALIFA Trust Fund** uses **Hypothecation to Trust** to strip lenders of unilateral power to sell collateral.
- **The Kampala Blueprint for Global Corporate Governance:** This framework (synthesized from the **Kikuubo Blueprint**) mandates that formalization through digital systems like EFRIS must be coupled with immediate access to **Collective Investment Schemes (CIS)** to protect business liquidity.
- **iSpecial Mobility Ecosystem:** An integrated, 5G-enabled "Platform Economy" where logistics, payment systems, and investment funds operate on a shared, regulated ledger.

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3. SWOT Analysis: Uganda's Mobility & Financial Ecosystem

Strengths	**Weaknesses**
* Robust regulatory oversight by CMA. * 8.6% growth in funded Unit Trust accounts. * High mobile money penetration (40M+ accounts).	* Outdated MSME (2015) and Standards (2012) policies. * Persistent "Dukawala" preference for illiquid land/cash. * Conflict between Specific and Ad Valorem customs duties.
Opportunities	**Threats**

* **MaaS** integration for urban mass transport (e.g., Tondeka, Kiira Motors). * Using **EFRIS** as a gateway for business formalization. * AfCFTA and regional EAC trade integration.	* "Fire sales" of borrower collateral at below market value. * Multi-billion investment meltdowns due to hostile trade practices and under-invoicing. * Digital divide and lack of financial literacy.

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4. Case Studies of Excellence

- **Kenya:** Digital integration leader; early M-Pesa/Unit Trust partnerships allowed seamless investment.
- **Ghana:** Regulatory pioneer; early diversification into balanced and equity funds built high public trust.
- **UK & USA:** Standardized "Commercially Reasonable" sale of collateral and the duty of care to obtain "True Market Value" (Cuckmere Brick Co Ltd).
- **India:** Codified debtor supremacy in the appropriation of payments (Indian Contract Act 1872).

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5. Elaboration of Key Structural Terms

Projects vs. Programs vs. Policies

- **Policy:** The high-level "Co-Designing Inclusive Policies" (e.g., the MSME Review) that sets the vision for tenfold growth.
- **Program:** A series of related projects, such as the **EU-Backed Global Gateway** initiative for tourism or e-mobility.
- **Project:** A specific, time-bound intervention like the **Jinja City Electric Bus Pilot**.

Platform Economy & Partnerships

- **Platform Economy:** A digital ecosystem (like **iSpecial Mobility**) where value is created through technology-enabled interactions between traders, transport providers, and investors.
- **Partnerships:** The **SB4U** model, moving from "legacy cooperatives" (which often struggle with social-popularity governance) to centralized, professional, and regulated **Unit Trusts**.

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6. Conclusion: The "Digiwala" Future

The transition to a **MaaS-enabled** and **CIS-backed** economy is not just a tax requirement; it is a "subscription fee" for a high-growth, regulated future. By adopting the **Kampala Blueprint**, Uganda can protect its "multi-billion investments" from hostile practices through **Trust-based** governance and **FIFO** accounting.

Would you like me to draft a policy memo for MTIC stakeholders outlining the specific steps to integrate EFRIS data with CMA-licensed Unit Trust providers?