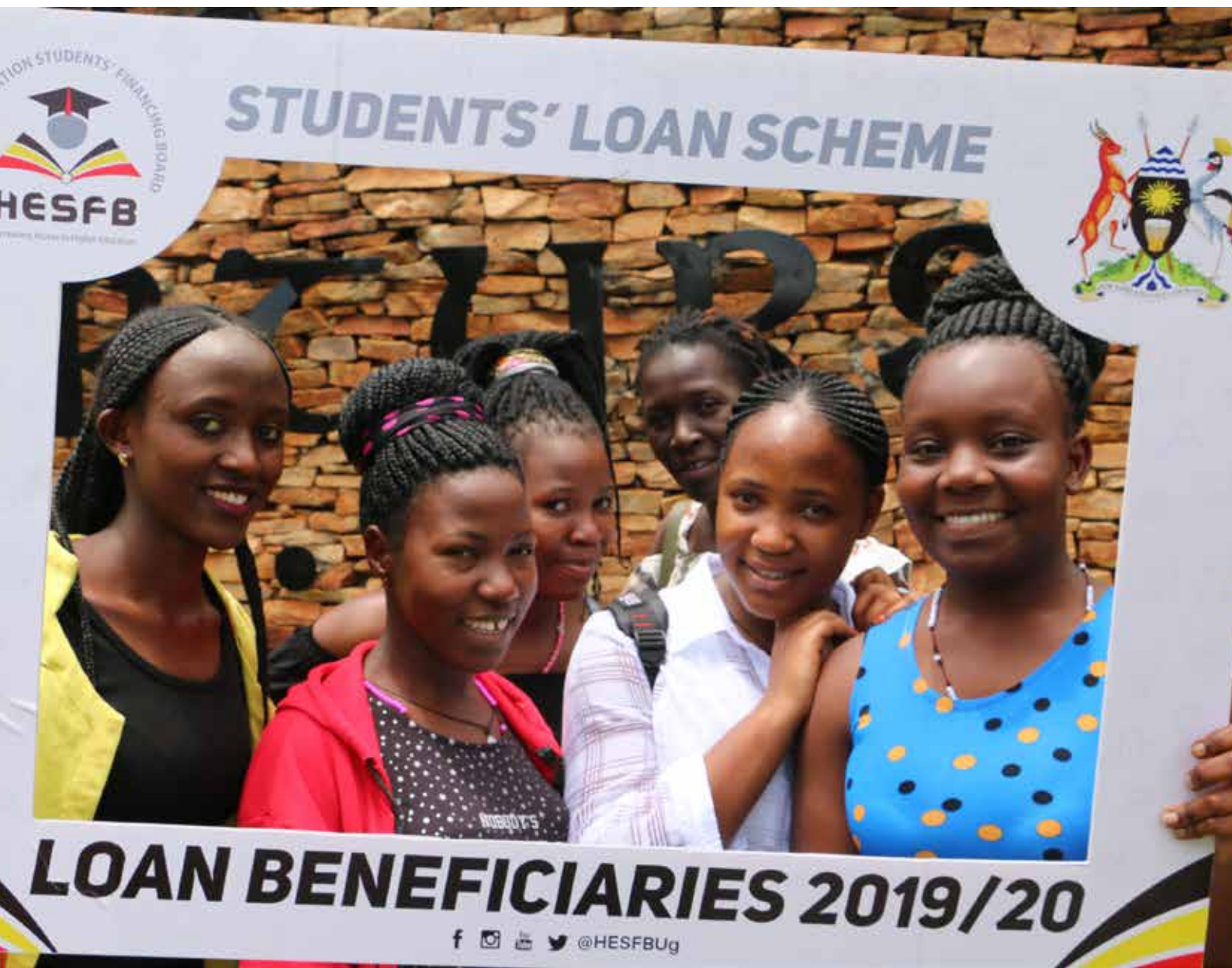


1,834 Get Student Loans

- Applicants Increase 34%
- Online applications increase by 29%
- Female awardees up to 34%



Contents

Word from the Executive Director	2
1,834 Awarded Student Loans	3
Highlights of the 2019/20 Loan Awards.	5
Highlights of the 2019/20 Loan Awardees	6
Analyzing the 2019/2020 Applications and Awardees	7
Pictorial: Beneficiaries sign onto the Loan Scheme	9
Appeals bring in 97 More	11
Student Loan Scheme Hits 10,000 Student Milestone	12
Six Years of impact of the Students' Financing Scheme.	13



Welcome our maiden Newsletter



Bob Nuwagira, Editor in Chief

Welcome to the second issue of HESFB News.

The July – September Quarter is always our busiest. We have to go through a marathon of activity including awareness, loans application, data entry and analysis, loan selection and awards.

We follow up with sensitisation sessions for the enlisted to understand the terms and conditions for being onto the loan scheme, sign agreements with all the applicants in their institutions and engage the institutions on new admissions.

At the heel of all this activity, the Board deals with appeals for those who missed and the cycle starts all over again.

This year with the number of applicants increasing by an amazing 34%, the season was busier. The flipside was the available slots (read funds) were much fewer than the big number of applicants resulting in a big number of appeals and many missing out.

On a good note, we registered the biggest number of applicants using the online loan applications system (ILMIS), the future for our loans application and management.

Enjoy the issue and pass it on to other readers.

We would like to hear your feedback or even your contribution in the next issue. Email us on info@hesfb.go.ug.

Bob Nuwagira
bnuwagira@hesfb.go.ug

Editorial Team

Timothy Makhoha, Moses A. Barisigara, Timothy Ojara and Allison Nankunda.

Design & Layout

Andrew Mugisha

WORD FROM THE EXECUTIVE DIRECTOR.



Michael O. Wanyama
EXECUTIVE DIRECTOR

I would like to welcome our stakeholders to the second HESFB newsletter that highlights major milestones registered during the quarter and encourage you to read the entire newsletter in order to acquaint yourself with the Boards activities.

At the Board, the month of July to September are always hectic period in which the Board process loans applications; selects successful loan beneficiaries; places loan beneficiaries in Higher Learning Institutions; Signs agreements with the beneficiaries and disburses funds to the Tertiary Institutions.

During this quarter, the Board and the Secretariat staff were on their heels because of too much workload that had to be accomplished in a few months' time of less than three month.

The Boards committees held series of meetings at the expense of their other duties. The main activity of the Board is disbursing and recovering due loans given to students to pursue higher education and these loans are provided for the entire period of study ranging from 2-5 years.

The HESFB was therefore established in order to increase equitable access to Higher Education; to support qualified students who cannot afford Higher Education; to ensure regional balance in Higher Education services for all Ugandans; to develop and support programmes which are deemed critical for national development and to ensure a sustainable revolving loan Fund.

The Board will make six years in April 2020 and has contributed greatly to increasing access to higher education in the country by supporting brilliant students who can not afford to pay their own fees. The Board has so far awarded loans to a total of 10,041 students for the six academic years (8,616 undergraduate students and 1,425 diploma students).

The number of applicants has exponentially grown as a result of targeted sensitization programmes carried out. This year 2019/2020, the Board registered an increase in the number of students applying for the loans to a tune of 7,310 as compared to 4,881 that applied in 2018/19 academic year signifying a growth rate of 37% in the number of

applications received. However, the number of successful loan beneficiaries reduced to 1,834 as compared to 2,943 that were successful in 2018/19.

The small number of beneficiaries was as a result of financial constraints. A total of 5,476 applicants therefore missed out on their dream to attain higher education during this academic year.

In the future newsletter, we shall be highlighting the efforts being carried out by the Board to recover the matured loans in order to create a revolving fund.

As i end, I would like to salute the Board for the great oversight role played and commitment exhibited during the execution of their duties.

I would like also to extend my appreciation to the following:

The Minister of Education and sports, Ministers of State for Education; the Permanent Secretary and entire staff of the Ministry of Education and Sports for the support and advice given to the Board.

The Parliament of Uganda for the great support and ensuring that we continuously get more resources to support needy students.

The Universities and Other Tertiary Institutions officials and the students for the good working relationship.

The students for being loyal customers

The staff of HESFB for the commitment, hard work and resilience. Truly the Staff have worked hard to ensure that the mandate of the Board is achieved.

I wish to congratulate the editorial team headed by the Senior Communication Officer- Mr Bob Nuwagira for the quarterly newsletter and wish our stakeholders nice reading.

Michael O. Wanyama
EXECUTIVE DIRECTOR

1,834 awarded Student Loans.



By Bob Nuwagira

Government of Uganda will be supporting 1,834 students with student Loans in the academic year 2019/20 to pursue undergraduate diploma and degree programmes according to the Loan Award report compiled by the Higher Education Students Financing Board (HESFB).

According to the list released by the Minister

of State for Higher Education, Hon. Dr. John Chrysestom Muyingo at the Uganda Media Center, 1,834 out of the 7,310 applicants were approved to be awarded loans. Out of these, 618 are female and 1,216 male.

The Loan award report released also highlights that 370 will be supported to pursue Undergraduate Diploma programmes and while 1,464 on degree programmes.

The Executive Director HESFB, Michael Wanyama said applicants had increased by 34% from 4,603 received in 2018/19 to 7,310 in 2019/20. This he attributed to the increased awareness campaigns.

“The increased number of applicants is as a result of concerted efforts in awareness campaigns carried out by the Board through a number of activities such as use of the community radio programmes; print media; social media through WhatsApp forum, Twitter, Facebook, regional workshops held in

areas that usually attract few applicants.”

Mr. Wanyama also stated that the funds the Board received from the Ministry of Finance had been budgeted to support 1,500 students but eventually supported 1,834 students because of efficiency measures undertaken by the Board also for the fact that majority of the students supported were in Public Universities whose fees are lower than the private universities.

The 6th window call for loan applications which opened in April also saw the number of supported beneficiaries raise to 10,024 students who are pursuing programmes in predominant Science Technology Engineering and Mathematics (STEM) fields.

1300 Rejected.

The Report also establishes that 1,399 applications were rejected on several grounds including applying to unaccredited Programmes or unapproved Higher Education Institutions by the Board and unapproved programmes by the Board. Other applications rejected were from continuing students or applicants who submitted incomplete application forms or late applicants who could not observe the application deadlines.

Student Loan Beneficiaries from the Cohort of the AY2019/20 in a group picture after signing agreements joining the Student Loan Scheme at Kyambogo University, Main Campus. In the AY2019/20, Kyambogo received 295 Student Loan Beneficiaries, the 2nd overall in the Universities category.





The Minister of State for Higher Education, Hon. Dr. John Chrysestom Muyingo launches the Loan Award Report of 2019 alongside the Chairperson HESFB Board Of Directors, Rev. Fr. Prof. Callisto Locheng, A.J. (Ph.D) (2nd left) and the HESFB Executive Director, Mr. Michael Wanyama (3rd Left). Looking on is Prof. Christine Dranzoa, the Vice Chancellor, Muni University, who is also the Chairperson, Loans and Scholarships Committee of the HESFB Board of Directors.

Awardees from all Districts.

The HESFB Chairperson Board of Directors, Rev. Fr. Prof. Callisto Locheng noted that all the Districts from which applications were received got successful loan applicants, though noting that there were no applicants from Amudat and the newly created district Nabilatuk. He also said that the Board had worked tremendously to increase the number of programmes overall.

“There has been an increase in the number of approved undergraduate programmes from 126 in 2018/2019 to 136 in 2019/2020. The diploma programmes also increased from 71 to 76 programmes in areas of Science and Technology.”

Female awardees up to 34%.

As a supervisor for Higher Education sector, Hon Miyingo applauded efforts at affirmative action which increased the number of females awarded loan this year. “It is also great to note that at 34% of the successful applicants are female. The Board has achieved and for the second time exceeded the 30% affirmative action towards the female students since inception,” he said.

Government commitment.

Hon. Miyingo said that Government’s support for STEM programmes is because they are essential for the current local job market and graduates are able to be part of the current efforts on industrializing the economy.

He also said that the Loan Scheme Initiative is part of Government of Uganda’s commitment to address the Sustainable Development Goal number 4 of ensuring inclusive and equitable quality education for all at all levels of Education.

“Achieving inclusive and quality education for all, reaffirms the belief that education is one of the most powerful and proven vehicles for attaining sustainable development.”

Hon Miyingo also pledged Government’s commitment to increasing the number of students admitted to the Loan Scheme pointing out that through Government, the Board has disbursed US\$ 60.5 billion to 8,190 students and will increase the funding to ensure that more students in the participating Universities and Other Tertiary Institutions also qualify so as to widen access and give a chance to more needy students to attain Higher Education.

They said it



I also note and would wish to congratulate the Board for hitting the 10,000 students’ mark as the 1,834 students’ loan awardees for the Academic year 2019/20 takes the total tally to 10,024 student loan awardees since 2014. This is a great milestone for the education sector and the NRM Government overall.

Hon. Dr. John Chrysestom Muyingo.
Minister of State for Higher Education



All successful Loan Applicants shall be required to sign Loan Agreements with HESFB. The loan amounts shall be disbursed to the respective Higher Learning Institutions after execution of agreements BUT NOT to the loan applicants.

Rev. Fr. Prof. Callisto Locheng, A.J. (Ph.D)
Chairperson
Higher Education Students’ Financing Board

Highlights of the 2019/20 Loan Awards.



Some of the female cohorts that joined Kyambogo University on the Scheme

7,310
APPLIED



238
(4%) APPLY ONLINE

↑ 33%
INCREASE IN RECEIVED APPLICATIONS



1,185
DUPLICATIONS



1,399
REJECTED



4,726
PROCESSED APPLICATIONS



3,535
(74.8%) MALE APPLICANTS



1,191
(25.2%) FEMALE APPLICANTS



895
DIPLOMA



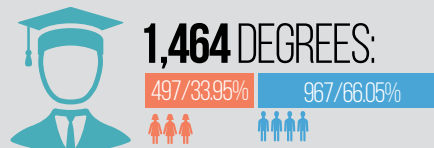
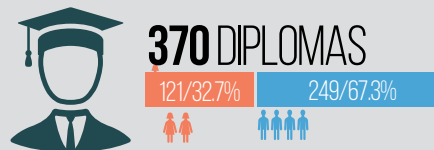
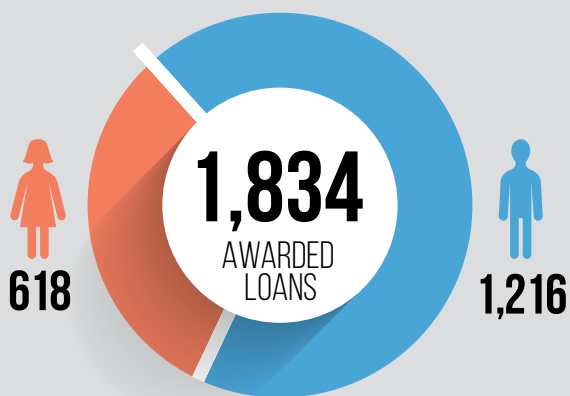
3,831
DEGREE

1,834
AWARDED

Highlights of the 2019 Loan Awardees.



Loan Scheme Beneficiaries joining Mountains of the Moon University in the AY2019/20



OVERALL BUDGET
5.3 BILLION

Analyzing the 2019/2020 app

In April, the Higher Education Students' Financing Board (HESFB) issued a call for application to the 6th Cohort of the Student Loan Scheme, the application which would expire on October 31st, 2019. This would later be extended for weeks to accommodate Diploma students and applicant joining Soroti University. The selection process for the former had started towards end of October while the latter had also advertised for its maiden student intake.

On September 3rd, the Loan award report was released. These are the key highlights of the Loan Award Report 2019.

Highest Number of Online Applications

In this 2019/20 academic year, the Higher Education Students' Financing Board (HESFB) received a total of 7,310 Loan Applications.

Following the Launch of the Integrated Loan Management Information System (ILMIS) by the First Lady and Minister of Education and Sports in April 2019, 2,301 students attempted to apply using the Online Loan Application mode. This was 282% increase in applicants given that only 603 had ventured to apply online in the AY2018/19.

On a good note, 238 students applied and successfully submitted their loan applications online against 61 students who applied and successfully submitted last year. This mile stone represents the biggest number that since the operationalization of the ILMIS system in 2015.

Moses Barisigara, HESFB's ICT Manager, said emphasized that the ILMIS will be streamlined that all applications should be online. "This is the sure option in achieving deadlines and the legal obligation to process loan applications within the statutory 21 working days," Moses said.

"Public Universities have fully adopted the online admission applications and we this can happen for us too."

Decline Reason	TOTAL
Non Accredited Programmes	507
Non Approved HEI By The Board	121
Forms Rejected on Eligibility Criteria	349
Late Submission	82
Continuing Students	205
Applicants in Ordinary Category Applying for Programmes of Affirmative Action	112
Programme costs above the Approved Cost Ceiling	23
Grand Total	1,399

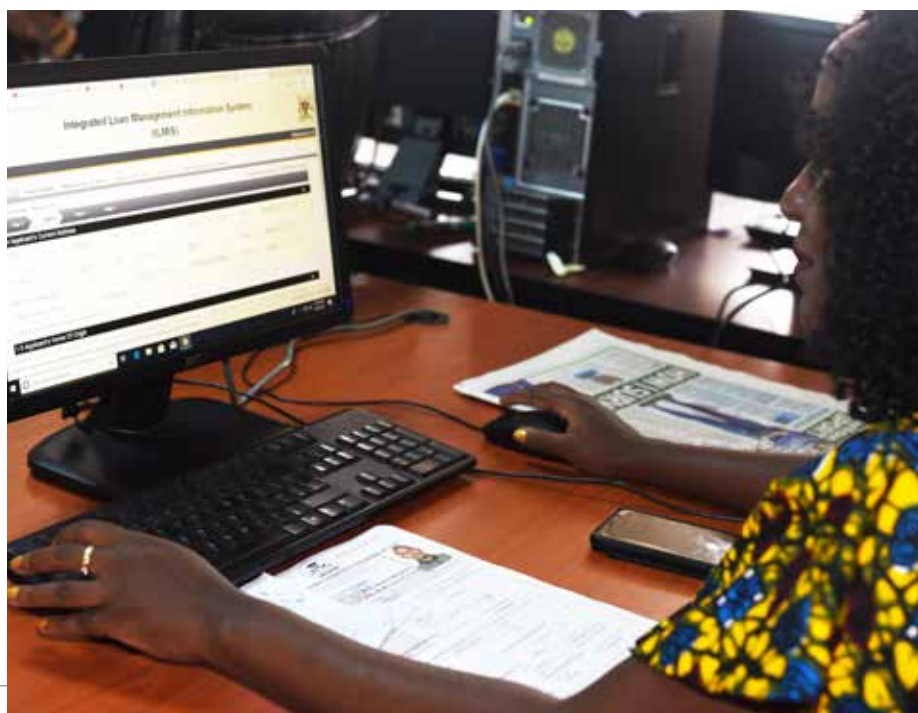
1,399 Applicants Rejected

1,399 Applications were rejected on grounds which included; Unaccredited Programmes (by NCHE), Unapproved Higher Education Institutions by the Board, Unapproved programmes by the Board and applications by continuing students. There were also cases of applicants whose forms were incomplete and others who could not observe the application deadlines. We notably received many forms from Humanities Programmes students which are only the reserved for students with disabilities.

Female Loan Awardees Increase.

This year, we recorded the highest female successful loan award rate of 34% to the total number of loans awarded. The 30% affirmative action milestone as stipulated by the Equal Opportunities Commission towards the female students was achieved and set a new record as the other previously recorded high percentage of female awardees was in the AY2015/16 when we achieved 32% on female loan awards.

In the same spirit, from inception, the Board is getting close to the achievement of the 30% affirmative action policy where



Applications and Loan Awardees.



Some of the Loan Beneficiaries who are students at Uganda Technical College - Lira in the 2019 admission

we currently stand at 29% overall.

Northern Region Leads

Specific provisions had been made to ensure regional balance through affirmative action for Northern Uganda as was approved in the 21st sitting of the HESFB Board of Directors. Consequently, 100 slots were set aside to be given to the Northern Districts of Uganda including the West Nile sub region, the Karamoja sub region and the island of Kalangala and Buvuma.

To this end, the concerned Districts competed among themselves in accordance with the scores which the different candidates achieved through the means testing instrument. The committee was able to

give 85 slots to students from this part of the country. Through this effort, Northern Uganda achieved a 48.4% as the regional's highest success rate in loans awarded. The central region polled second with 43.1%, followed by the Eastern with 41.6% and the Western region polled 33.1%. However the overall percentage in terms of regional performance at National level for the Northern Region remained low due to the low numbers of applicants.

Makerere University, Allied Health Institute Lead in number of Beneficiaries

The participating Higher Education Institutions are divided into two categories; the Universities and the Other Tertiary

institutions (OTIs). Students in OTIs undertake mainly undergraduate diploma courses.

In the Universities category, Makerere University took the lead with 327 Beneficiaries, followed by Kyambogo University with 294 and Bishop Stuart University with 181 Beneficiaries. Ndejje University with 126 Beneficiaries took the 4th overall position. The major reason for low performance among most of the Universities is their insistence to run non accredited programmes as defined by the National Council for Higher Education (NCHE) With 40 students, the Uganda Institute of Allied Health and Management Sciences (UIAHMS) is leading the OTIs category. This was followed Gulu College of Health Sciences with 27 beneficiaries, Uganda Technical College Bushenyi with 26 and Uganda Technical College – Elgon with 20 student loan beneficiaries.

Amudat and Nabilatuk Districts not Represented

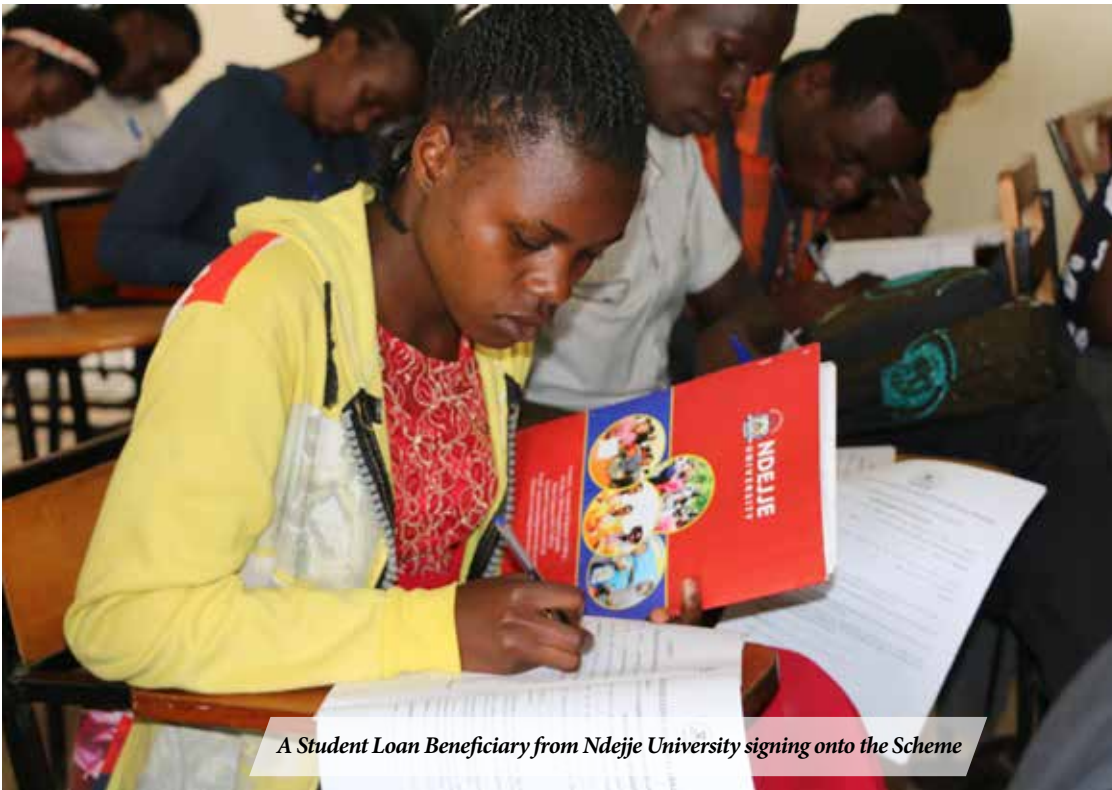
This Board received applications from 130 Districts. Only Amudat and Nabiratuk Districts are not represented without any application registered.

Compiled by Bob Nuwagira



Some of the 2019/20 cohorts at Ndejje University

Beneficiaries sign loan scheme



A Student Loan Beneficiary from Ndeje University signing onto the Scheme



Beneficiaries that are pursuing

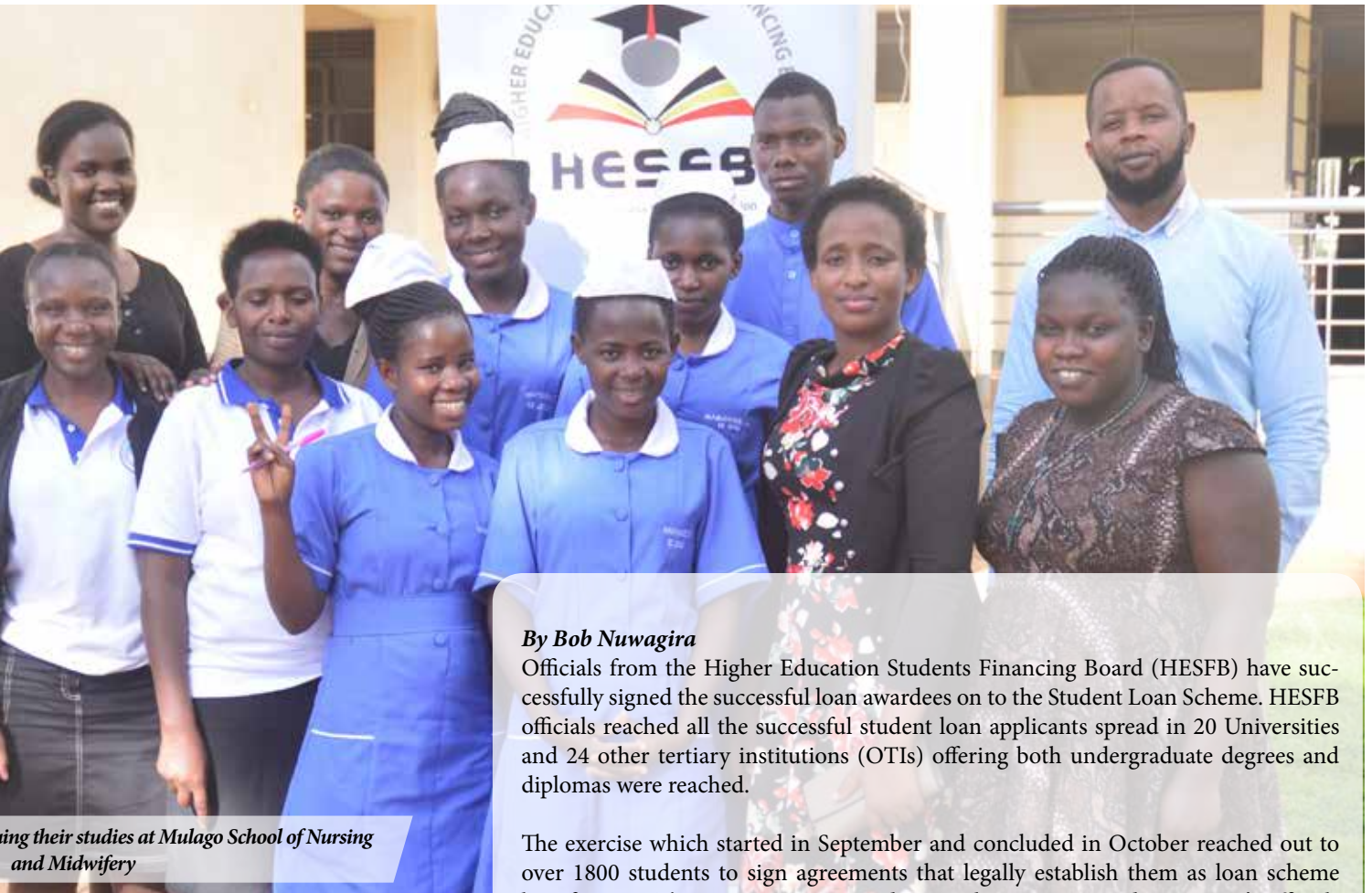


HESFB's Allison Nankunda attends to a beneficiary at Bishop Stuart University.



Students who joined Kamp

Signing on to the scheme.



Signing their studies at Mulago School of Nursing and Midwifery

By Bob Nuwagira

Officials from the Higher Education Students Financing Board (HESFB) have successfully signed the successful loan awardees on to the Student Loan Scheme. HESFB officials reached all the successful student loan applicants spread in 20 Universities and 24 other tertiary institutions (OTIs) offering both undergraduate degrees and diplomas were reached.

The exercise which started in September and concluded in October reached out to over 1800 students to sign agreements that legally establish them as loan scheme beneficiaries. The exercise was carried out with University and institution's officials present.

Mr. Bbosa Kizito, HESFB's Loans and Scholarships Manager said that the exercise was smooth and swiftly conducted to ensure that student's studies are not affected.

"After the release of the list of beneficiaries, we dispatch teams to sign agreements with the students as established in the Higher Education Students Financing Act, 2014 to formally enlist them to the scheme and establish their status as beneficiaries" said Bbosa.

"In the agreement, students agree to different terms which include commitment to progressive performance, discipline and repayment of the loan while on the other end, HESFB commits to meet all the student's academic needs till they finalise their studies."

The exercise was also meant to iron out those that forfeit the opportunity, take on other scholarship opportunities and those with other issues such as change of course and institution. The exercise ended successfully.



International University – Western Campus on the Loan Scheme.

Appeals bring in 97 more.



By Bob Nuwagira

The Higher Education Students Financing Board (HEFSB) has considered additional 97 students who had earlier missed out on the loan scheme.

Following the release in of the Loan Award report (in September) for the academic year 2019/20 and 1,834 students out of the 7,310 applicants were offered loans and subsequently signed and con-

firmed onto the student financing scheme.

Section 40 of the Higher Education Students Financing Act, 2014 provides that an applicant can appeal the decision of the Board to the Minister of Education if they have not been selected.

As the provision allows the Board received 1,149 applicants on appeal and after consideration, 97 students were considered to be given loans. Slots were identified following the withdrawal from the Scheme of about 80 applicants due to different reasons, with the majority benefiting from other scholarship offers including State House Scholarships, MasterCard Foundation Scholarships, other Gov-

ernment of Uganda Scholarships.

The successful appellants are distributed in 16 institutions with 13 offering Diploma programmes and 84 undergraduate degree programmes. Ndejje University, Kampala International University and Makerere University took the majority of the successful appellants.

With the addition of the appeals, the number of students supported under the scheme for the academic year 2019/20 has increased to 1,851.

bnuwagira@hesfb.go.ug



HESFB Staff with the 2019 cohorts who joined Lira University

Student Loan Scheme Hits 10,000 Student Milestone.



Loan Scheme Beneficiaries joining Kabale University in the AY2019/20

By Bob Nuwagira

The Higher Education Students' Financing Board (HESFB) has hit a key milestone in its objective of increasing access to Higher Education, after passed the 10,000 mark in Student Loans since its launch in 2014.

Following the release of the Loan Award report for the Academic Year 2019/20 and the Appeals process, 1,851 students were offered loans for tuition, functional fees and research fees which and this number took the tally for the students supported under the Loan Scheme to 10,041 since inception.

Established by the Higher Education Students' Financing Act No. 2 of 2014, The Higher Education Students' Financing Board (HESFB) is mandated to provide loans and scholarships to Ugandan students to pursue Higher Education with the aim of increasing access to higher education.

These loans are given to Ugandan students who have qualified to pursue accredited

programmes in the recognized Higher Education Institutions but are unable to support themselves financially.]

HESFB Executive Director, Michael Wanyama said "It is a major milestone for Uganda as a country and for the Board that the number of bright but financially constrained Ugandans accessing higher education is steadily growing. Through these numbers, we are achieving the education sector objective of increasing equitable access to Higher Education."

"We appreciate the unwavering support of Government towards the Student Loan Scheme and this is a sign that Government of Uganda is determined to address the Sustainable Development Goal number 4 of ensuring inclusive and equitable quality education for all at all levels of Education."

"Achieving inclusive and quality education for all, reaffirms the belief that education is one of the most powerful and proven vehicle for sustainable development," Mr, Wanyama noted.

Launched by His Excellency President Yoweri Kaguta Museveni in April 2014, the Board awarded loans to 1,201 students in the inaugural 2014/15 academic year to 26 undergraduate degree programmes in nine disciplines and running in 12 Universities. A total of 2,125 had applied with 457 (21.5%) female and 1,668 (78.5%) male. A total of five had been persons with disabilities.

In the subsequent years, the Board enlisted additional undergraduate programmes and institutions as by the call for applications for the 2019/20 cohort, beneficiaries are pursuing 130 degree programmes and 76 undergraduate diploma courses mainly in Science, Technology, Engineering and Math (STEM) programmes, apart from learners with Special Needs who can access loans to pursue Business and Humanities Programmes.

The Beneficiaries are spread in 20 Universities, both private and public and 33 Other Tertiary Institutions (OTIs).

bnuwagira@hesfb.go.ug

6 Years of positive

Six Years of Positive impact to the Ugandan Society by the Students' Financing Scheme.



By Bbosa Kizito

Following the operationalization of the Students' Financing Scheme in 2014, there's no better time than now to reflect on the positive impact the Scheme has had on the Ugandan Society.

We note with pleasure that so far the Scheme has supported 10,041 Ugandans from peasantry life to the attainment of life long

skills and consequently a marketable work force.

From the Loans & Scholarships Department, we feel so rewarded that we have added the following numbers of professionals to the stock which wouldn't have existed in the absence of the Scheme.

On affirmative action policy, 2,849 Female professionals have been supported to attain Degrees and Diplomas. Quoting former US President Barack Obama who said - "You know, we're in a sports center. Imagine if you have a team and you don't let half of the team play... That makes no sense. And the evidence shows that communities that give their daughters the same opportunities as their sons, they are more peaceful, they are more prosperous, they develop faster, they are more likely to succeed."

The Scheme is full filling the NRM Government mandate of not leaving anyone behind in terms of development. The Scheme is delivering social equity, social justice, regional balance and a range of opportunities for many in complement of the Universal Primary Education (UPE), Universal Secondary (USE) and Education, Universal Post- O' level Education and Training

(UPOLET).

The Citizens who would miss out on Higher Education have really had this great opportunity to complete their education cycle on a good note.

The Scheme has added to the national stock of applied scientists in the four major areas of the Economy where in Health, the Scheme has supported the training of over 2,800 Health and Medical personnel, close to 2,000 Science Teachers, about 900 Agricultural Experts and close to 3,000 Engineers. This is quiet rewarding

This gives hope that going forward, Uganda will get a lot more applied scientists and a skilled workforce capable of changing humanity from peasantry to the middle income society, indeed this connects well with the famous statement by Nelson Mandela that "Education is the most powerful weapon which you can use to change the world".

The writer is the Loans and Scholarship Manager, HESFB.

Impact of HESFB	2014	2015	2016	2017	2018	2019	TOTAL
Numbers	1,201	1,273	1,325	1,448	2,943	1,851	10,041
Girls	266	409	403	396	769	606	2,849
Health	428	348	431	370	771	462	2,810
Agriculture	140	106	95	156	232	156	885
Science Education	291	270	261	296	542	334	1,994
Engineering	349	394	337	435	858	424	2,797



A HESFB Staff sensitizing the 2019 cohorts who joined Makerere University



HESFB's Timothy Makhoha sensitising students at Uganda Christian University



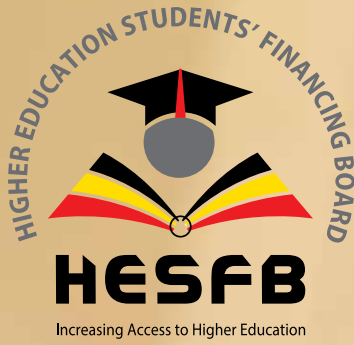
The 2019 cohorts who joined Gulu College of Health Sciences during sensitization



HESFB's Jesca Khayanga and Timothy Makhoha with beneficiaries from the Institute of Lands and Surveys Management - Entebbe



HESFB's Peterson Muhanguzi sensitising the beneficiaries at Bukalasa Agricultural College



Higher Education Students Financing Board (HESFB)

Plot No.1 Lourdel Road, Lourdel Towers, 7th Floor
P.O Box 16810, Wandegaya, Kampala-Uganda.

+256 414 255 300 / +256 392 174 999

info@hesfb.go.ug



FinancingHigherEducationUg @HesfbUg

www.hesfb.go.ug