

TAKE HOME ASSIGNMENT

A) Timeline

- ❖ **Issue Date:** Wednesday, September 24th, 2025
- ❖ **Submission Deadline:** Monday, September 29, 2025 (5:30 PM Class)
- ❖ **Presentations:** During class on Monday, September 29, 2025

B) Assessment Breakdown

No.	Assessment Breakdown	Score/100
1.	Depth of Research & Evidence	25
2.	Analytical Rigor	25
3.	Decision-Making Quality (Matrix + Justification)	25
4.	Originality & Creativity	15
5.	Presentation & Delivery	10

TEAM QUESTIONS

Team 1: The Future of Money in Uganda (Kennedy Eguma & Phionah Tumukunde)

Case: Uganda is preparing for the possible launch of a CBDC (e-Shilling) while mobile money dominates transactions.

- a) How could a CBDC reshape the role of banks, SACCOs and fintechs in intermediation?
- b) What unresolved questions remain around trust, inclusion, and monetary sovereignty?

Decision Note (Head of Digital Banking Unit): As head of digital banking, decide whether your bank should lead in CBDC adoption (first mover) or wait and adapt after regulatory clarity. Justify based on risks, customer trust and competitive positioning.

Team 2: Capital Markets & Regional Integration (Janet Nuwarisharamu & Ebelu Michael)

Case: The USE is small, but EAC integration could expand opportunities for cross-border listings and investments.

- a) What future investment instruments (ETFs, carbon markets, digital assets) could redefine Uganda's capital market relevance?
- b) How should Ugandan banks and institutional investors prepare for a more integrated regional market?

Decision Note (Head of Investment Banking Unit): Take a position: should your institution push aggressively for regional product innovation (ETFs, green bonds) or consolidate and strengthen domestic participation first? Defend with long-term capital market strategy.

Team 3: Artificial Intelligence & Banking Decisions (Owomugisha Jordan & Bako Rosemary)

Case: Ugandan banks are experimenting with AI in credit scoring, fraud detection, and investment advice.

- a) What opportunities and risks does this create for financial inclusion, especially in SME and agricultural finance?
- b) Should Ugandan banks treat AI as an enabler, a disruptor, or a competitor?

Decision Note (Head of Risk & Credit Unit): Decide whether to adopt AI-driven scoring tools for SME lending or to retain traditional human judgment models, given data privacy, fairness, and credit risk considerations. Provide rationale.

Team 4: Climate Finance & Sustainable Banking (Sarah Nankumba & Benjamin Elaku)

Case: Uganda faces major climate financing needs in energy, agriculture, and infrastructure. Global investors demand ESG-aligned instruments.

- a) Should banks evolve into agents of social and climate transformation, or remain neutral allocators of capital?
- b) What innovative green finance products could attract local and international investors?

Decision Note (Head of Corporate & Sustainability Unit)-Choose whether your bank should create a flagship green finance portfolio (first mover) or partner with DFIs/donors to share risks. Recommend a strategic decision and defend its feasibility.

Team 5: Governance, Risk & Regulation in a Digital Era (Fassie Amule Isaac Ssempuuma&)

Case: With digital finance growth, risks like cybersecurity, cross-border data flows, and regulatory arbitrage are rising.

- a) How can Ugandan banks manage unknown and unquantifiable risks beyond Basel frameworks?
- b) What ethical dilemmas arise from data-driven finance?

Decision Note (Head of Compliance & Risk Unit)- Decide whether to invest heavily in in-house cybersecurity and compliance frameworks or to outsource/ally with global risk-tech providers. Justify based on sustainability, cost, and sovereignty.

Team 6: Strategic Futures for Ugandan Banking (Amos Ada & Jonathan Kizito)

Case: By 2040, Uganda's banking is transformed; CBDCs, AI, green finance and EAC integration are mainstream.

- a) What bold strategic bets should Ugandan banks make today to ensure survival and leadership?
- b) How do you balance innovation, profitability and inclusion?

Decision Note (Head of Strategy & Planning Unit)-Commit to the critical strategic bets, explaining why these should be prioritized and what risks the bank is prepared to absorb.

Team 7: Cross-Border Payments & Regional Financial Integration (Simon Nadiope & Paul Kawuma)

Case: The East African Community (EAC) is pushing for monetary union and seamless cross-border payments. Fintechs are rapidly entering this space with mobile money interoperability and blockchain-based remittance platforms. Traditional banks face growing pressure to adapt.

- a) What does the rise of real-time cross-border payment systems mean for the future role of banks in regional trade and investment?
- b) How should Ugandan banks strategically respond to ensure competitiveness in an era where borders matter less for finance?

Decision Note (Head of International Banking & Trade Finance Unit)-Decide whether your bank should invest heavily in building its own cross-border digital payment infrastructure, partner with fintechs/regional platforms or focus on niche trade finance products.

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