

Personal Development: Building a Start-up Business While Still Employed

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Personal
Development:
Building a Start-
up Business
While Still
Employed

- Balancing employment, entrepreneurship, and personal growth

- Ugandan context, examples, and practical approaches

- Prepared for learning and discussion

Why Build While Employed?



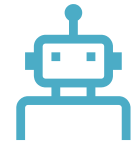
- Maintain income stability while testing ideas



- Build business skills with lower personal risk



- Create additional income streams and resilience



- Many Ugandan businesses begin as side hustles

Uganda's Entrepreneurial Landscape



- SMEs account for over 90% of private sector firms



- SMEs employ over 2.5 million people



- SMEs contribute significantly to GDP and manufacturing output



- Digital tools have lowered startup barriers

The Employee-to- Entrepreneur Mindset



Shift from consumer thinking
to value creation



Develop discipline and
consistency



Focus on solving real
customer problems



Separate salary from business
finances

Finding Business Opportunities in Uganda



- Agro-processing and food supply



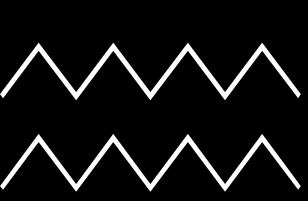
- Retail distribution and e-commerce



- Professional services and consulting



- Digital businesses, mobile services, and education



Local Examples of Side Businesses



Teacher running weekend
tutoring services or
farming



Accountant running
bookkeeping services for
SMEs, money lending and
money trading



Civil servant running
poultry or goat project



Young professional selling
products through social
media

Building Without Quitting Your Job



- Validate ideas before large investments



- Start small and reinvest profits



- Create systems that operate beyond your time



- Protect employer confidentiality and contracts



Funding Your Start-up

- Personal savings and SACCOs

- Village savings groups and investment clubs

- Profits from employment income

- Avoid excessive debt during early stages

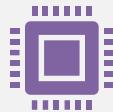
Managing Time and Energy



- Set clear weekly schedules



- Protect work performance



- Use evenings, weekends, and automation



- Prevent burnout through prioritization

Common Risks and Mistakes



- Mixing personal and business money



- Starting too many ideas at once



- Ignoring records and compliance



- Scaling before proving demand

90-Day Action Plan



- Days 1–30: Validate an idea



- Days 31–60: Build MVP or test service



- Days 61–90: Measure sales and customer feedback



- Create repeatable processes

Key Takeaways



- Employment can finance entrepreneurship



- Start small and learn fast



- Focus on solving real problems



- Build sustainable systems and personal discipline



References

UBOS labour market and
SME statistics

Entrepreneurship reports
on Uganda MSMEs

Mobile money and SME
growth literature

Local entrepreneurship
case examples