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## ABRIDGED NOTICE OF EXPRESSION OF INTEREST

Bank of Uganda (BOU) invites sealed Expressions of Interest (EOI) from eligible Consultants/Consulting Firms for **Provision of Consultancy Services for Central Bank Digital Currency (CBDC) Feasibility Study**. The detailed EOI is available on the Bank of Uganda's website at [www.bou.or.ug](http://www.bou.or.ug) or on request by email to [procurement@bou.or.ug](mailto:procurement@bou.or.ug). The deadline for submission of EOI shall be at **11:00AM (EAT) on April 16, 2026**.

Tech Should Serve Not Control

# Welcome to *The Digital Agenda Insights*

## *Monthly Newsletter*

In this edition, we continue to not just follow the conversation on technology and policy, we challenge it.

This month, we confront a question that is quickly moving from theory to reality. Is Uganda ready for a Digital Shilling? As it explores the possibility of a Central Bank Digital Currency (CBDC), we take a firm and unapologetic position. This is not just another innovation. A Digital Shilling is a centrally controlled programmable button, and its implications for freedom, privacy, and economic agency cannot be ignored.

We clarify the difference between Crypto Currencies and a Central Bank Digital Currency. Crypto is not CBDC. One represents decentralisation and autonomy, the other centralisation and control. Mixing them up is not merely an error, it is dangerous.

To lawmakers, legal minds, and the public, our message is clear. Currently, a Digital Shilling remains a legal impossibility and that line must be defended. Technology must serve the people, not quietly outpace the law or even redefine it.

Beyond borders, we examine how digital systems are shaping power and surveillance. California's Computer Age Verification Law, requiring age to be verified at the Operating system level, raises critical questions about safety versus overreach. Then there is the unsettling reality that even the guardians of security are no longer secure. As global tensions rise and cyber vulnerabilities deepen, we are reminded that when human systems fail, people begin to look beyond them toward a higher intelligence and authority.

This edition is not written from a place of neutrality. It is written from conviction.

The digital future is not something that simply happens to us. It is something we must understand, question, and shape deliberately.

If our work resonates with you, please join us. Also, partner with us.

### OUR CORE VALUES

**S**

Stewardship

**P**

Purpose

**A**

Authenticity

**D**

Dignity

*Lilian Agata Nabwebalu*  
For Digital Agenda Forum

## ARE WE READY

# for a Digital Shilling?

By **Mariagorreti Batenga** | *Tech Practitioner, Incorporator & Digital Rights Activist*

The Bank of Uganda recently issued a notice inviting consultants and consulting firms to submit their interest in carrying out a feasibility study on a Central Bank Digital Currency (CBDC). This is to explore the possibility of Uganda introducing a Central Bank Digital Currency (CBDC)- a digital version of the shilling.

As a Ugandan, there is need to follow the process closely and consider what it could mean for your daily life before you are asked for your views or drawn into supporting something that you do not fully understand and that might not work in your favour.

It may sound familiar. Many Ugandans already use mobile money every day. You send school fees, receive and send money, all on your phone. So, when someone says "digital currency," it is easy to assume it is just another version of mobile money. But it is not the same.

A CBDC is money issued and controlled directly by the central bank. It is not like the money in your MTN or Airtel wallet, which is managed by telecom companies. It is not like the money in your bank account, which is held by commercial banks. And it is not like cryptocurrencies like Bitcoin, which operate outside government control. A CBDC is a state-issued digital money, potentially stored in digital wallets and managed within a system controlled by the central authority.

When you go to the market and pay in cash, that transaction is between you and the seller. Even mobile money, though the



transactions are recorded by telecom companies, still feels like it is between you and the person you are dealing with. A CBDC works under a system where money moves in a way that can be seen and managed at the national level.

It could make payments faster and cheaper, expand access for the unbanked, and help governments reach people directly. But key questions remain: how private are your transactions, will you fully control your money, what happens without reliable networks or smartphones, will cash still exist, and will people be guided through the transition or pushed into systems they don't fully understand?

In such studies, people are often consulted, directly or indirectly, to share their views, which makes it important for you to understand what is being proposed before you are approached, so that when questions are asked, your responses come from a place of awareness and you are able to ask questions as well. You will not end up being persuaded by those who might be more interested in the implementation than your well being.

The decisions made will touch everyday transactions and could change how money works in Uganda. Understanding what a CBDC really is, and what it is not, gives you the power to engage when this starts to roll out. The future of money in Uganda should not be decided without you, who uses it every day, and your awareness is the first step.

# *A Digital Shilling is a Centrally Controlled Programmable Button*



By **Lilian Agaba Nabwebale** |  
*Information Scientist*

Ah, the Digital Shilling. It is not really a normal currency, but a moral leash with numbers on it. You would think money is just money, a simple tool of trust between people. Not anymore. In this new Uganda, your shilling learns obedience before you do.

Imagine it. You post a meme that does not sit well with those in authority, and your transaction history freezes like a prison register. You try to send 5,000 shillings to your aunt in Gulu for medicine. Declined. Reason: "Social Harmony Violation." There is no appeal, only a feedback button sending your data to an AI bot.

You are grateful for what God has done for you and want to give your Church offering. Blocked. "Faith Expression Not Approved." Your denomination is not recognised in the system. Your offering just sits on your phone screen like a hostage.

Then carbon rules arrive. One chapati, approved. Two chapatis, no. "Carbon Limit Exceeded." You try to buy beans, but first you must pass a quiz on sustainable

## **UGANDA** is attempting a Central Bank Digital Currency!

farming. Meanwhile a plastics factory releases more emissions in a day than you ever could, but its digital money flows freely. The system does not measure pollution, it measures you.

You laugh and ask, since when did we start measuring people like this? The answer is simple. It is easier to control people than systems. Even cows are tracked now, not for methane, but to push the idea of "emission-free" lab-made meat.

Then comes health. A vaccine arrives. You are not against it, but you are still observing carefully. Still, you try to buy a bus ticket. Declined. "Vaccine Passport Missing." You try a boda boda. Still declined. Even the electric boda is programmed to reject unvaccinated passengers. Your 2,000,000 shillings becomes just digits on a screen you cannot use.

Here is the twist. Uganda is trying to implement a Central Bank Digital Currency, a CBDC, a digital shilling. In many ways, it is like a toddler with a fork and soup, full of intention but still clumsy in execution. Consultants will come, stay in nice hotels, write long reports with impressive titles, and in the end only one thing really works, the control button.

Programmable money is not just about efficiency. It is about a system where someone can press "no" and you cannot bypass it. The universal plan is to link every necessity of life and tie it all to a single knob.

A CBDC is a cage called progress, where birds are sold tickets to enter it and told it is freedom.

# Dear Cryptors: **CRYPTO IS NOT CBDC** - stop mixing them up



There is a growing confusion creeping into debates with a blurring of lines between cryptocurrencies and Central Bank Digital Currencies (CBDCs). These are not the same thing.

Cryptocurrencies, such as Bitcoin and Ethereum, are decentralised by design. They operate on open, permissionless networks, free from direct government control. CBDCs, by contrast, are digital versions of a nation's fiat currency, issued and fully controlled by its central bank. One offers financial independence; the other extends state oversight.

Conflating the two only plays into regulatory narratives that seek to lump all digital assets under the same restrictive rules.

It also misleads newcomers who may assume Bitcoin carries the same surveillance potential as a digital pound or euro.

So let us keep the record straight: crypto is a stateless alternative to traditional finance. CBDC is a digital tool for centralised control. They are opposites, not synonyms. Stop mixing them up.

By **Digital Agenda Forum**

## FAITH IN THE DIGITAL AGE

### Prophecy Exposes Alarming Globalists Digital Currency Plot

On 7th January 2025, Prophet Elvis Mbonye spoke of a coming strategy by global powers – a digital financial system masked as innovation and security but designed for control.

The prophecy revealed the UK as the launch point for central bank digital currencies (CBDCs), soon extending to Africa through Kenya, Ghana, and Nigeria.

One week later, the world watched as these events began to manifest in digital pound initiatives, global ID systems, and regulatory frameworks echoing the prophetic word. As foretold, what was meant for bondage is now being unveiled, proving once again the divine grace and authority upon the Prophet of this generation.

Watch it at:  
<https://www.youtube.com/watch?v=BVio7feMW2E>

# To Uganda Legislators, the Legal Fraternity, and the Public at Large:

## The Digital Shilling is Still a Legal Impossibility – Let Us Keep It That Way

The Bank of Uganda (BOU) has signalled its intent, launching a Central Bank Digital Currency (CBDC) pilot in late 2025 and exploring the "Digital Shilling". However, under our current laws, a CBDC is not only a legal impossibility, it is a danger we should not remove.

### Section 23 is a Deliberate Wall

Section 23 of the Bank of Uganda Act (Cap. 51) defines "Legal Tender" strictly as bank notes and coins. A CBDC is a digital token, a line of code on a ledger. It does not fit the definition. This is a deliberate wall and a gap that should not be filled. Without amending Section 23, the Digital Shilling would never be true Legal Tender. Forcing CBDC into our legal system would grant the state programmable control over every transaction, opening the door to surveillance, negative interest rates, and the erasure of financial privacy.

### E-Money is Not a CBDC

The National Payment Systems Act, 2020, regulates Mobile Money, which is a claim against a private intermediary backed by cash in trust. A CBDC is fundamentally different: a direct liability of the Central Bank. The public would hold a piece of the BOU's balance sheet, and the BOU would hold a real-time ledger of every citizen's spending. Our current law does not empower the BOU to issue such digital claims. That silence is our protection.

### The Pilot is Running, But the Law Stands

Since October 2025, the BOU has been testing a Digital Shilling on a

permitted blockchain with Global Settlement Network (GSN) and Diacente Group. The pilot is part of a \$5.5 billion tokenisation initiative launching in the Karamoja GISEZ, designed to reach over 40 million Ugandans. In March 2026, the BOU issued a call for consultants to conduct a feasibility study on issuing a CBDC.

Yet until Section 23 is changed, the Digital Shilling remains a ghost in the machine. Let us keep it that way.

### Warning! Watch the Parliament keenly

The BOU or its allies may try to table either an amendment to Section 23 (inserting "digital currency") or an entirely new law to repeal our current protections. Do not be fooled by talk of "modernisation" or "financial inclusion". Every CBDC is a surveillance engine. Every digital legal tender is a kill switch for cash.

The pilot is running, the consultants are hired and the feasibility study is underway. Now watch out for the pen that would want to erase our last line of defence.

Let the sandbox remain a sandbox. Say no to the Digital Shilling.

By:

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# California's Computer Age Verification Law: Safety or Surveillance?

By **Mujuni Emmanuel Rwabajurizi**  
Operating system developer,  
GNU/Linux, open source, revolution software  
advocate, practitioner and enthusiast

As of October 13, 2025, the **Digital Age Assurance Act (Assembly Bill No. 1043, Chapter 675)** was signed into law.

California Assembly Bill No. 1043 (Chapter 675), also known as the Digital Age Assurance Act, establishes a framework for identifying the age of users on digital devices to enhance online safety for children. As of October 13, 2025, the Digital Age Assurance Act was signed into law to take effect on January 1, 2027. This law is meant to help protect children online from accessing inappropriate content.

As March was starting, a lot of things happened, and one of them was the topic of how this law has gone into effect, from the application software level to the operating system level. Age verification is to be submitted at operating system installation. Previously, age verification was bundled only with whoever supplies application software to you (like Google Play), but now it extends to the operating system supplier (Microsoft, Ubuntu, Fedora, etc.).

Before we go any further, what is software?

Software refers to the bundled instructions that tell a computer or mobile phone what to do. If the device you can see and touch had no software on it, it wouldn't be of use to you. You would try to switch it on, and nothing would really happen.

Software varies in types and divisions, but for today and for this article, the main divisions we are talking about are operating system software and application software.

Application software (also known as an app, mobile app, or software) is basically the daily software you use to help with tasks like document creation, web browsing, playing movies, games, entertainment, and other utilities and leisure needs. For the most part, you acquire this software by downloading it from a software store like Google Play or the Apple Store, or maybe from a website.

On the other hand, we also have operating system software. This is a broader type of software, as it involves managing things like powering on your computer, interacting with all physical components (keyboard, monitor, external components like flash disks), securing your computer, managing installed applications, and other core functions. Yes, without it, the applications you downloaded aren't usable.

They exist on top of it. Think of the operating system as the mother software and the applications as the children. Without it, you basically can't use the computer.

Software stores like Google Play have had age verification, which in most cases uses the age submitted through your Google account to verify the age of the person downloading an app. This has been okay, or has it? As time goes on, we have surrendered parts of our freedom (or in some cases, privacy) to the ones "pulling the strings."

Consider how operating system logs are so thorough that you can view which device and operating system logged into your Google account in a previous session. The law is meant to protect children online, but it is coming across as identifying anyone who uses the internet, because your details are stored by the operating system that runs your device.

This brings up the issue of how software is never 100 percent secure from attacks. Initially, *if one app you installed had vulnerabilities and was attacked by hackers, the risk would, to some extent, be mitigated by the operating system. But if the operating system can submit your details to those who put this law into effect, that means the operating system contains a subroutine to call for your details. These subroutines are like reusable functionalities that the applications on your computer can use. This means that a compromised application could access this information and submit it to an attacker. So if one application has been attacked, the attacker now has more information about you, which could later be used for further chain-linked attacks.*

From my point of view, this is a form of Digital ID, which the perpetrator hopes to link with a person's real identification because they literally want to know who is using the internet. I don't really think it's about protecting children online, because platforms like Google already allow children to create accounts and supply them with content appropriate to their ages. Many apps have also been developed to lock the whole phone and only permit a few apps or types of content when a child is using a computer or phone. So they are saying they will do a better job at parenting your child. What a joke.

Reader, what do you think about this?

## WHEN THE GUARDIANS OF SECURITY ARE NO LONGER SECURE, A SUPERNATURAL INTELLIGENCE TAKES OVER

### The Assassination of Iran Supreme Leadership

By **Lilian Agaba Nabwebale** |  
*Information Scientist*

For as long as human societies have tried to understand the future, they have leaned on patterns. Armies studied past wars. Traders watched seasonal routes. Governments counted harvests. Today, satellites, financial markets, and military movements are continuously processed by advanced systems to forecast conflict and shock. Probability has become a language of power.

Yet the events surrounding Iran have revealed a deep limit inside that promise. The guardians of security are no longer secure in their certainty.

On 20 January 2026, Ugandan prophet Elvis Mbonye publicly declared that Donald Trump would be involved in the assassination of Iran's Supreme leadership around the month of March, and there would be no escape. He framed this strike not as an endpoint, but as a trigger intended to effect a revolution, warning that innocent lives would be at risk. He spoke with certainty, naming specific actors, a specific target, and a narrow window of time.

At that moment, the international environment was already volatile. Yet historical patterns suggested the Iranian regime would ultimately withstand pressure. For forty-seven years, it had survived every crisis.

However, Data-driven systems detect conditions but do not predict decisions. By January 20th, 2026, public data could only point to elevated risk. There was no evidence specifying who would act or when. Intent remains invisible until it leaks into behavior, and by then, the decision has already been made.

This is the uncomfortable truth for a digital age that trusts machines to shield it from surprise. In January, a prophet spoke with certainty about a named leader and a narrow window. In the same moment, prediction could only speak of rising danger. Between certainty and probability lies the space where history is actually made. In that space, no matter how advanced our technology becomes, the future still belongs first to human decision.

Beyond that, there is a deeper reality. God is the eternal presence who created all things and is the source of love, truth, and meaning. This is the God who speaks through prophecy, offering guidance across the ages. The supernatural prophetic intelligence that spoke through Prophet Elvis Mbonye did not rely on satellites or statistics. It came from the One who sees the end from the beginning.

The prophetic is not given for spectacle, but for preparation. This war has already affected nations. Fuel prices have escalated. The global supply chain has been altered. International travel has been halted. Data centres have been hit, and digital systems, including those of intelligence agencies, have been hacked.

For any nation that listened and carefully considered Prophet Elvis Mbonye's words on 20th January 2026, this information could have been used to prepare, much like Joseph prepared for famine in Egypt. For example: storing enough oil reserves, looking for alternative trade routes, and evacuating citizens from Iran ahead of March.

For Iran, the region, and the world beyond, all eyes now turn to the revolution that Prophet Elvis Mbonye saw emerging.

The guardians of security, namely surveillance and security systems, computer algorithms, and intelligence agencies, have themselves been found to be vulnerable. However, there is another intelligence that can see what they cannot. That intelligence is supernatural and prophetic, and it cannot be accessed in the realm of natural intelligence and data.

This moment demands that humanity finally listens.

**Find the Prophecy at:**

<https://youtu.be/Mb2FJu-h2fs?si=wxtFG2gJSV7b62HS>

# Join Us in Shaping the Future of Digital Technology!



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- 2. Be a Panelist** — Share your expertise and insights during our Townhalls.
- 3. Join the Live Audience** — Participate in our Townhalls, engage with speakers, and contribute your views in real time.
- 4. Write for Our Newsletter** — Submit thought-provoking articles for The Digital Agenda Insights Monthly Newsletter.
- 5. Shop with Us** — Purchase items from our online shop to support our initiatives while showcasing the Digital Agenda Forum
- 6. Follow and Share** — Stay connected through our social media platforms and website. Engage with our posts and share our content widely to spread the message.

Partner with us today and be part of a movement that's shaping a digital future for all!

Reach us on e-mail at [info@thedigitalagenda.org](mailto:info@thedigitalagenda.org)

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