FACT SHEET

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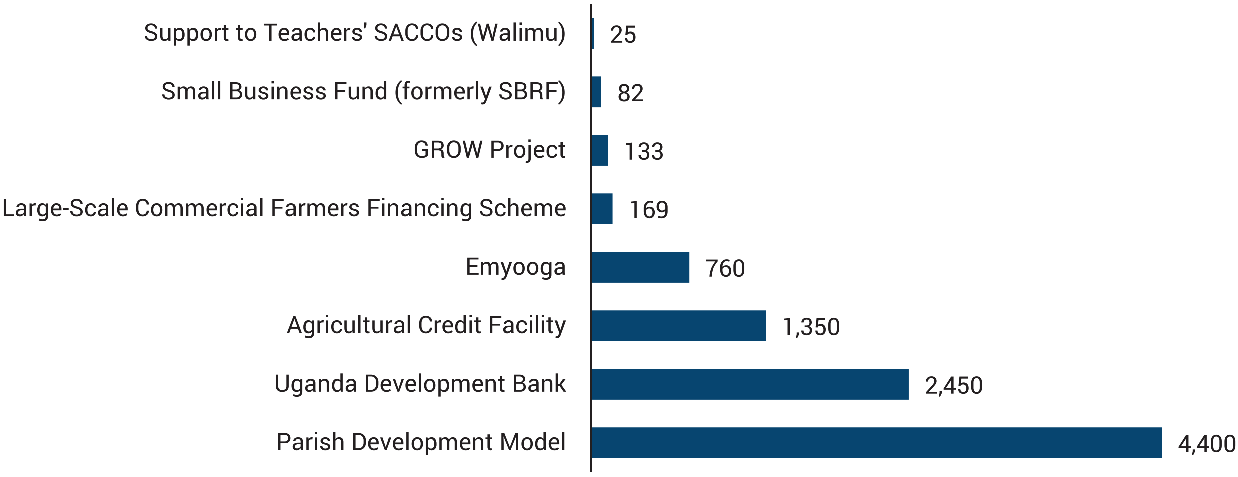
How to Access Government Wealth Creation Programmes in Uganda

Background

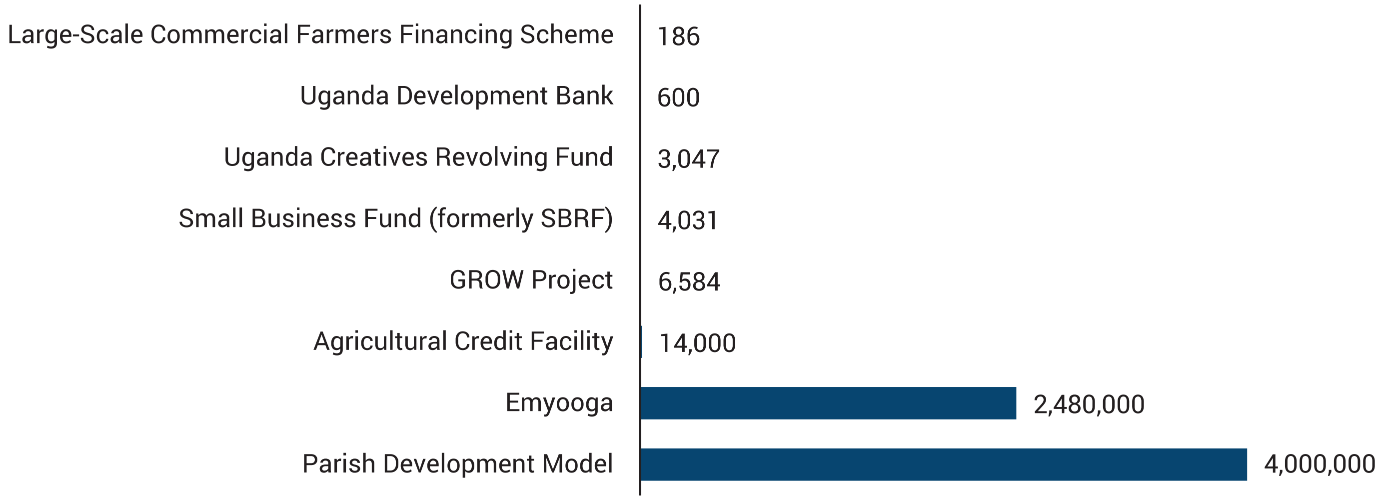
Over the past decade, Government has invested more than **Shs 11 trillion** in wealth-creation programmes, including the Parish Development Model (PDM), which had disbursed **Shs 4.4 trillion** as of June 2026. These initiatives target households still in the subsistence economy, farmers, youth, women and businesses, aiming to expand access to affordable capital, strengthen enterprise development and raise household incomes. An additional **Shs 2.49 trillion** was allocated in FY 2026/27 to accelerate the economy's monetisation and deepen wealth creation.

Figure 1: Cumulative amount spent / disbursed by programme (Shs billion)



Sources: Author's construction using data from FY2026/27 Budget Speech and individual programme reports.

Figure 2: Beneficiaries / businesses reached by programme (individuals, households, groups or businesses)



Source: Author's construction using data from FY2026/27 Budget Speech and individual programme reports.

1. Parish Development Model (PDM)

Launched **26 February 2022**, Government has transferred **Shs 4.4 trillion** as revolving capital to **10,589 parish SACCOs**, reaching over **4 million** beneficiaries at a subsidised **6%** interest rate per annum.

- **Implementing ministry/agency:** PDM Secretariat, under the Ministry of Local Government (MoLG).
- **Objective/purpose:** To increase household incomes and improve the quality of life of Ugandans, with a specific focus on the total economic transformation of subsistence households into the money economy.
- **Start year:** February 2022.
- **Coverage:** Nationwide - all 10,589 parishes/wards.

Target Group

3.5 million households (about 17.5 million people, roughly 39% of the population) still in the subsistence economy.

Eligibility

Household must be in the subsistence economy, joins a PDM Enterprise Group of 10-30 households registered at sub-county, verified at village level via the Parish Chief/LC1 and Parish Development Management Information System.

Funding

- **Total spent / funding:** **Shs 4.4 trillion**.
- **Terms:** Shs **100** million per parish annually; Shs **1 million** per beneficiary; **6%** interest rate per annum; **24 months** repayment grace period
- **Disbursement channel:** Through the WENDI mobile wallet.

How to access it

Join a PDM Enterprise Group (10–30 households) registered at the sub-county, get vetted as a subsistence household via LC1, then apply through the group to the PDM SACCO. Once approved, receive the loan (up to Shs 1 million) via WENDI.

Results / Accountability

- **Achievements:** Over **4 million** beneficiaries; **Shs 4.4 trillion** disbursed to **10,589** parishes nationwide.
- **Challenges:** Delayed disbursements, diversion and misuse of funds, market access gaps, and weak loan recovery reported in some districts.

2. Emyooga (Presidential Initiative on Wealth and Job Creation)

Since **August 2019**, Government has capitalised **7,148 SACCOs** with **Shs 760 billion**, reaching **2.48 million** members across 18 enterprise categories.

Implementing ministry/agency: Microfinance Support Centre (MSC).

- **Objective/purpose:** To increase employment, expand access to specialised financial services (especially for women, youth, and persons with disabilities (PWDs), raise household incomes, and enhance beneficiaries' entrepreneurial capacity through sensitisation, skilling, and tooling.
- **Year:** August 2019.
- **Coverage:** Nationwide - 149 districts, but with operations at Parish level.

Target Group

Ugandans aged **18+ in one of 18 specialised enterprises** (Boda Boda, Welders, Taxi Operators, Market Vendors, Tailors, Journalists, Women Entrepreneurs, Salon Operators, Youth Leaders, Produce Dealers, Fishermen, Veterans (Veteran Widows and Children), Restaurant Owners, Carpenters, Persons with Disabilities, Mechanics, Performing Artists, and Elected Leaders.); youth capped at 35 years.

Eligibility

Individuals must belong to one of the 18 specialisations, and subscribe to a parish-level association matching their trade/specialisation; the association must be registered by the District Community Development Officer with 7–30 members (larger groups split further). Members pay agreed membership/subscription fees, capped at Shs 20,000 payable to the constituency SACCO.

Funding

- **Total spent / funding:** **Shs 760 billion** revolving capital; **620 million** shillings per constituency; an additional **Shs 100 billion** has been allocated in FY 2026/27.
- **Terms:** Grants of roughly Shs **30-60 million** per SACCO; **24 months** loan period; **8%** interest rate per annum; and a **12- month** grace period.
- **Disbursement channel:** Constituency Apex Emyooga SACCOs, overseen by MSC.

How to access it

Form or join a parish-based association under one of the 18 categories, pay membership fees, and register with your constituency's Apex SACCO. Then complete basic financial literacy or business training by local taskforces or the Microfinance Support Centre, submit a loan request through your association leaders, and receive disbursed funds once approved.

Results / Accountability

- **Achievements:** Programme capitalised with **Shs 760 billion** in revolving funds; **7,148** SACCOs, **2.48 million** members, **Shs 95.3 billion** in cumulative savings.
- **Challenges:** Fraud, extortion, connivance, and mismanagement of funds by some SACCO leaders, district officials, and bank staff, high operational costs of SACCOs, poor SACCO leadership, concentration of traders in the same location, public misconception of the programme as a "fund bonanza," and poor attitude among beneficiaries.

3. Katale Loan Facility

Piloted from **January 2026** in **6 Kampala markets**, MSC's Katale Loan offers working capital to traders at **8%** per annum, ahead of a nationwide rollout in FY 2026/27.

- **Implementing ministry/agency:** Microfinance Support Centre.
- **Objective/purpose:** To empower market vendors and small-scale traders with quick, affordable and accessible credit.
- **Start year:** January 2026 (pilot).
- **Coverage:** **6** Kampala Metropolitan Area markets (Owino, Nakawa, Kalerwe, Busega, Nakasero, Ggaba); nationwide from FY2026/27.

Target Group

Market vendors and small-scale urban traders/ informal operators.

Eligibility

Open to adults aged 18–75, particularly small business owners, roadside vendors, stall operators, and low-income earners such as women and single mothers, who belong to one of the six pilot markets.

Funding

- **Total spent / funding:** Yet to be published.
- **Terms:** **8%** per annum working-capital loan. The loan is collateral-free, requiring no land titles or assets as security. Each individual may borrow from Shs **50,000** up to **Shs 2 million** depending on their repayment capacity.
- **Disbursement channel:** MSC

How to access it

Form or join a group of ten members who guarantee one another, then submit an application to MSC with a photocopy of your national ID, and endorsement from a market representative or SACCO group, along with an individual bank or mobile money account into which the funds are deposited.

Results / Accountability

- **Achievements:** Successfully piloted in **6 markets**; nationwide rollout scheduled FY2026/27.
- **Challenges:** None reported yet.

4. Small Business Fund

(formerly the Small Business Recovery Fund)

Launched **November 2021** with a **Shs 200 billion** pool (Government and PFIs contribute 50:50), the fund had disbursed **Shs 82.1 billion** to over **4,031** SMEs at up to **10%** interest by June 2026.

- **Implementing ministry/agency:** MoFPED, via Bank of Uganda-regulated Participating Financial Institutions (PFIs)
- **Objective/purpose:** To provide financing to help viable small businesses recover, stabilise operations and grow.
- **Start year:** November 2021
- **Coverage:** nationwide via PFIs

Target Group

Small businesses owned by individuals, groups, partnerships or companies.

Eligibility

Open to formal, non-agricultural small businesses employing 2–49 people with an annual turnover of Shs **10** million to Shs **300** million and demonstrable capacity to repay. Beneficiaries of the Agricultural Credit Facility (ACF) are excluded.

Funding

- **Total spent / funding: Shs 82.1 billion** disbursed of a **Shs 200 billion** pool
- **Terms:** Capped at **10%** interest rate per annum, **0.5%** loan processing fee; Repayment period- **6 months** to **4 years**; up to **1-year** grace period; loan amount up to Shs **500** million
- **Disbursement channel:** Participating Financial Institutions (Opportunity Bank, Post Bank Uganda Ltd, Pride Microfinance, Finance Trust Bank, Housing Finance Bank, Diamond Trust Bank, Centenary Bank, and DFCU Bank).

How to access it

Eligible borrowers can access loans only through participating financial institutions. The participating financial institutions are responsible for assessing potential borrowers in line with the Fund's guidelines and their credit policies and thereafter disburse the funds to them.

Results / Accountability

- **Achievements: Shs 82.1 billion** disbursed to **4,031+** SMEs
- **Challenges:** PFIs have done little to promote the SBRF, probably because it is cheaper than their regular bank loans, with only three banks disbursing more than 30 loans over two years. Most PFIs still require land or buildings as collateral, excluding many small businesses, while nearly 70% of non-beneficiaries remain unaware the fund even exists. The fund also extends credit only to formal enterprises, and widespread skepticism persists that one can actually apply and successfully secure a loan.

5. Agricultural Credit Facility (ACF)

Established in **2009**, ACF has channelled **Shs 1.35 trillion** to over **14,000** farmers and agribusinesses, at interest capped around **12%** per annum.

- **Implementing ministry/agency:** Bank of Uganda, with Participating Financial Institutions and Uganda Development Bank.
- **Objective/purpose:** To promote commercialization of agriculture through provision of short, medium- and long-term financing to projects engaged in agriculture, grain trade, agro-processing, modernisation and mechanization.
- **Start year:** 2009
- **Coverage:** nationwide via PFIs.

Target Group

Farmers and agribusinesses engaged in agriculture, agro-processing, grain trading, and related agricultural activities.

Eligibility

Open to individuals, groups, partnerships, companies, and SACCOs of any size operating in Uganda, seeking financing for agricultural and agro-processing machinery and equipment, irrigation schemes, post-harvest handling and storage facilities, agro-processing, farm inputs, biological assets for restocking, land opening, and on-farm infrastructure.

Funding

- **Total spent / funding: Shs 371.7 billion** Government contribution; **Shs 1.35 trillion** cumulatively disbursed. An additional **Shs 47.68 billion** has been allocated to further capitalise the facility in FY 2026/27.
- **Terms:** Capped at **12%** interest rate per annum (up to **15%** for grain trade); **0.5%** processing fees; Loan period: **6 months-8 years**, **grace period** up to **3 years (except grain trade)..** The **50%** GoU contribution is disbursed to the PFIs at zero Interest. **Maximum loan amount**: **2.1 billion** but can be increased up to **5 billion** on a case-by-case basis for high-impact projects. Requires collateral security by PFIs.
- **Disbursement channel:** Participating Financial Institutions (DFCU Bank, Stanbic Bank, Centenary Bank, Barclays Bank, Bank of Baroda, Orient Bank, Standard Chartered Bank, Diamond Trust Bank, Kenya Commercial Bank, Uganda Development Bank, Crane Bank, Mercantile Credit Bank, Housing Finance Bank, Opportunity Bank, Post Bank, Tropical Bank, Bank of Africa, ABC Capital Bank Limited, Citibank Uganda Limited, Commercial Bank of Africa Limited, Ecobank Uganda Limited, Equity Bank Uganda Limited, Finance Trust Bank Limited, Guaranty Trust Bank (Uganda) Limited, Imperial Bank (Uganda) Limited, United Bank for Africa (Uganda) Limited, Pride Microfinance, and Finca Uganda Ltd).

How to access it

Apply through a PFI of choice; PFIs are responsible for assessing potential borrowers in line with the Fund's guidelines and their credit policies and thereafter disburse the loan; A detailed bankable project proposal/feasibility report may be required by the PFI.

Results / Accountability

- **Achievements: Shs 1.35 trillion** disbursed to **14,000+** beneficiaries; About **89,548** jobs created; Loan recovery rate: **68%** by June 2024.
- **Challenges:** A 2025 National Planning Authority (NPA) evaluation found that ACF's development impact is constrained by PFIs' profit-driven priorities, which concentrate lending on large corporations and the central region while sidelining higher-impact but riskier segments like agro-processing and post-harvest management, and by heavy reliance on PFIs for client onboarding, which favors collateral over development relevance and excludes many smallholders, youth, and underserved groups. Financing remains concentrated in primary production and grain trade. Its concessional edge is also eroding as commercial interest rates fall.

6. Large-Scale Commercial Farmers Financing Scheme

Launched **December 2024**, the scheme lets farmers on **50+ acres** access loans at **0% interest** - Government has paid **Shs 41 billion** in interest so far, enabling farmers to access loans worth **Shs 169.1 billion**.

- **Implementing ministry/agency:** MoFPED, with MAAIF, Uganda Farmers Federation, Grain Council of Uganda.
- **Objective/purpose:** To support private large-scale commercial farmers to produce 132,600 metric tons (MT) of maize, beans, soya beans, sorghum and animal feeds on a total proposed acreage of 114,661 acres.
- **Start year:** December 2024
- **Coverage:** nationwide, targeting ~114,661 acres.

Target Group

Large-scale commercial farmers cultivating over 50 acres of grains or animal feeds.

Eligibility

Open to companies, cooperatives and other formal qualifying entities with available land or engaged in large scale farming with a minimum of 50 acres of land.

Funding

- **Total spent / funding: Shs 41 billion** interest paid (FY2025/26); An additional **Shs 41 billion** has been allocated for FY 2026/27. Government-owned financial institutions will provide a principal amount of **Shs 176 billion**.
- **Terms:** Government pays **100%** of interest; farmers repay principal only. Maximum loan size: up to Shs **5 billion** per entity. **Repayment period:** up to **6 years;** Grace period: up to **1 year.**
- **Disbursement channel:** PostBank Uganda, Housing Finance Bank, and Pride Microfinance.

How to access it

Apply directly to Post Bank Uganda, Housing Finance Bank, or Pride Microfinance with proof of land ownership and legal-entity registration. The bank then appraises the application and disburses the loan accordingly.

Results / Accountability

- **Achievements: 186** farmers enabled to access **Shs 169.1 billion** in loans from Government-owned commercial banks.
- **Challenges:** The 50-acre minimum land requirement excludes a large share of smaller commercial farmers who could otherwise benefit from the facility.

7. Uganda Development Bank (UDB)

Established in **1972**, UDB has cumulatively extended over **Shs 2.45 trillion** in financing to more than **600** businesses, with a loan book of **Shs 1.77 trillion** as of December 2025.

- **Implementing ministry/agency:** Uganda Development Bank Limited.
- **Objective/purpose:** To operate as Uganda's development finance institution with a mandate to accelerate socio-economic development in Uganda through sustainable financial interventions.
- **Start year:** 1972
- **Coverage:** nationwide.

Target Group

Businesses in agriculture (agro-processing & agro-industrialisation), industry (manufacturing, knowledge-based industries & extractives), service (tourism, health & education), and infrastructure.

Eligibility

Open to registered businesses, sole proprietorships, partnerships, associations, and cooperatives, applicants must submit a formal application with a feasibility report or business plan, audited or draft accounts (for existing businesses), cashflow projections, and 12 months of bank, mobile money, or SACCO statements. They must also provide proof of business registration, owners' identification, a Credit Reference Bureau report, tax clearance, NSSF compliance (where applicable), and adequate security or collateral for the loan, along with payment of the appraisal fee (0.5%–0.75% of the amount applied for).

Funding

- **Total spent / funding:** Government capitalization: **Shs 1.6 trillion** plus external credit lines (such as African Development Bank, International Development Association, European Investment Bank, European Economic Community, Kuwait Fund, Organization of Petroleum Exporting Countries (OPEC Fund) and Arab Bank of Economic Development in Africa (BADEA). An additional **Shs 442.2 billion** has been allocated in FY 2026/27 to further capitalise UDB.
- **Terms:** Interest rates are not standardized and vary by loan product, capped at a maximum of 12% per annum.
- **Disbursement channel:** UDB

How to access it

UDB regularly issues calls for applications for its various funding schemes, each with clear requirements and guidelines. For details, visit their funding page: https://www.udbl.co.ug/calls-for-application/

Results / Accountability

- **Achievements:** Over **Shs 2.45 trillion** extended in loans to more than **600** businesses; jobs created: **55,553**; tax contribution: **Shs 318 billion.**
- **Challenges:** UDB faces weak asset quality, with a high impaired loans ratio driven by its policy role of lending to higher-risk sectors like agriculture and SMEs that commercial banks avoid. Since the bank does not take deposits, it relies entirely on wholesale, government-guaranteed borrowing, exposing it to funding concentration risk as leverage rises. Many local small businesses also lack formal governance structures, reliable financial records, or adequate collateral, making them inherently riskier to finance. Compounding this, securing low-cost, patient, long-term capital remains difficult amid shifting international financial conditions.

8. Generating Growth Opportunities for Women Enterprises (GROW) Project

GROW (since **Jan 2023**) has disbursed **Shs 133.14 billion** in soft loans to **6,584** women-owned businesses to support their transition from informality.

- **Implementing ministry/agency:** Ministry of Gender, Labour and Social Development (MGLSD) and Private Sector Foundation Uganda (PSFU).
- **Objective/purpose:** To increase access to entrepreneurial services that enable female entrepreneurs to grow their enterprises from micro to small and small to medium in targeted locations, including the refugee host districts.
- **Start year:** Jan 2023
- **Coverage:** nationwide, including refugee-hosting districts.

Target Group

Female-owned enterprises (**60,000**), including those in refugee host districts (**3,000**), across three growth levels: Level 1 (new micro-enterprises that have outgrown micro-credit and livelihood programs), Level 2 (micro-enterprises with potential to transition to small), and Level 3 (small enterprises with potential to transition to medium).

Eligibility

Open to women entrepreneurs, or shared businesses where the woman holds at least 51% of shares. Businesses must be registered (or receive formalisation support), show traceability, and provide basic collateral. Other eligible beneficiaries include full-time employees of women-owned businesses, female apprentices employed by women-owned enterprises, members of associations or cooperatives with a majority of female members, male employees working for a female entrepreneur, female refugee entrepreneurs, and participants from other government programs like Emyooga and the Parish Development Model transitioning from micro to small or small to medium enterprises.

Funding

- **Total spent / funding: Shs 820 billion** grant from the World Bank.
- **Terms**: **10%** interest rate per annum**;** a minimum of **4 million** up to **200 million** Uganda Shillings. maximum Loan tenure is **2 years.** Collateral security is required for some loan products.
- **Disbursement channel:** Centenary Bank, Pearl Bank Uganda (formerly PostBank), Finance Trust Bank, DFCU Bank, Equity Bank, Stanbic Bank, Pride Microfinance, and Opportunity Bank plus select SACCOs.

How to access it

A woman entrepreneur applies directly to one of the Participating Financial Institutions (PFIs). The PFI conducts credit appraisal and then disburses the loan directly to the applicant if approved.

Results / Accountability

- **Achievements: Shs 133.14 billion** in soft loans extended to **6,584** women-owned businesses.
- **Challenges:** Under-absorption of funds, geographically skewed disbursement, and unclear or unrealistic eligibility requirements that have left many registered women without access to funds. Compounding this, some participating financial institutions tend to be reluctant to disburse GROW funds, prioritizing their own commercial loan products instead, while collateral requirements have further excluded women in underserved regions with little to no uptake.

9. Uganda Creatives Revolving Fund

Government has disbursed **Shs 18.99 billion** to **50 SACCOs**, benefiting **3,047** creative artists.

- **Implementing ministry/agency:** Ministry of Gender, Labour and Social Development (MGLSD), alongside Uganda Registration Services Bureau (URSB).
- **Objective/purpose:** To boost financial access for artists and creative enterprises, promoting enterprise growth and job creation within the sector.
- **Start year:** 2025
- **Coverage:** nationwide.

Target Group

Musicians, producers, performers and other creative artists organised in SACCOs.

Eligibility

Musicians and other creatives are eligible, but government requires them to organise into SACCOs rather than apply as individuals**.**

Funding

- **Total spent / funding:** Shs **33 billion** allocated by Government; Shs **18.99 billion** disbursed as of December 2025
- **Terms:** Interest rate: **5%** per annum. Loan limit: Shs **500,000** to Shs **50 million** per individual or enterprise. **Collateral:** Royalty statements, streaming income reports, and copyrights accepted via validation by URSB.
- **Disbursement channel:** Disbursed strictly through registered SACCOs rather than direct cash handouts.

How to access it

Join or form a SACCO of musicians or other creative artists. Members must then build a savings and repayment record within that SACCO, as this formal structure is what qualifies the group for disbursement, before receiving funds through the SACCO, which extends the capital to individual members for things like studio work, equipment, events, video production, marketing, transport, costumes, or small creative businesses.

Results / Accountability

- **Achievements: Shs 18.99 billion** disbursed to **50 SACCOs** of musicians, benefiting **3,047** individuals (**62%** youth, **43%** women).
- **Challenges:** Most artists operate outside formal business structures and remain unregistered, which often excludes them from these opportunities.

10. Support to Teachers' SACCOs (Walimu Cooperative Union)

Since **2014**, Government has injected a cumulative **Shs 25 billion** into Walimu Cooperative Union to help establish and grow teachers' SACCOs.

- **Implementing ministry/agency:** Ministry of Trade, Industry and Cooperatives, via Walimu Cooperative Union Ltd.
- **Objective/purpose:** To strengthen teachers' welfare through improved access to affordable credit.
- **Start year:** 2014
- **Coverage:** nationwide via district/ constituency teachers' SACCOs.

Target Group

Registered teachers who are SACCO members affiliated with Walimu Cooperative Union.

Eligibility

Criteria set by individual SACCOs and vary by loan products.

Funding

- **Total spent / funding:** Cumulative funding: **Shs 25 billion**.
- **Terms:** Loan capital via the cooperative union to member SACCOs; interest rate not specified.
- **Disbursement channel:** Walimu Cooperative Union Ltd, to district/constituency SACCOs

How to access it

Join/register with a teachers' SACCO affiliated to Walimu Cooperative Union

Results / Accountability

- **Achievements:** **Shs 25 billion** cumulatively provided over **380** SACCOs nationwide.
- **Challenges:** Severe loan default crisis, with Shs **11 billion** tied up in unpaid loans by teachers, compounded by governance and mismanagement failures in SACCO lending. Most strikingly, only **39** of the **385** registered teachers' SACCOs nationwide are currently active, reflecting a widespread breakdown in leadership and monitoring across the cooperative movement.

11. INVITE (Investment for Industrial Transformation and Employment)

Government has secured **Shs 800 billion** from World Bank and other development partners for the INVITE Project, of which **Shs 170 billion** had been received by July 2025. Under the Export Firm Support**, 114 grant agreements** have already been signed with the firms.

- **Implementing ministry/agency:** Ministry of Finance, Planning and Economic Development (MoFPED) and Bank of Uganda (BoU) through the INVITE Trust and the Private Sector Foundation Uganda (PSFU).
- **Objective/purpose:** To support private sector investment and employment in the manufacturing and exporting sectors and to support new economic opportunities including in refugee and hosting communities.
- **Start year:** 2021 (Project approved); INVITE Trust operationalised and first tranche disbursed (2025).
- **Coverage:** Nationwide, with a specific window for refugee-hosting districts.

Target Group

Manufacturing and exporting firms, particularly Micro Small and Medium Entreprises (MSMEs), including firms in refugee and host communities.

Eligibility

Open to firms seeking to enter new high-value export markets or scale existing export operations. A firm must have been in operation for at least one year, employ a minimum of two people, and demonstrate clear potential to expand export capacity. Businesses in alcohol, tobacco, gambling, and weapons are excluded.

Funding

- **Total spent / funding:** A total of **Shs 800 billion** was secured, out of which government has so far received **Shs 170 billion**, financed by the World Bank and other development partners (i.e. the Netherlands, the United Kingdom, and Sweden).

- **Terms:** Export Firm Support (EFS) grants of up to USD 40,000 (about Shs 150 million) per firm; firms reimbursed up to 80% of costs incurred under implementation.
- **Disbursement channel:** EFS grants are disbursed through PSFU. Participating banks for the INVITE Trust's lending facilities are yet to be publicly announced.

How to access it

Apply online through the INVITE platform during open Call for Applications windows. Learn more from the website: https://invite.go.ug/

Results / Accountability

- **Achievements: 114 grant agreements** have already been signed with the firms (PSFU-managed grant window).
- **Challenges:** Roughly one year after Government received the first UGX 170 billion tranche in July 2025, no participating financial institutions have been publicly named for the INVITE Trust's lending facilities.

How to access government wealth creation programmes in Uganda?

1. **Identify the right programme**
Review the wealth creation programmes on offer (PDM, Emyooga, Agricultural Credit Facility, Uganda Development Bank, GROW, Small Business Fund, Teachers' SACCOs, and others) and identify one that matches your enterprise, household, or group's sector and stage.

2. **Study the eligibility criteria**
Read the specific requirements for that programme - group registration status, sector focus, business stage, collateral or savings history, and any caps on loan size - so you know exactly what you need before applying.

3. **Locate the disbursing institution**
Identify the bank, SACCO, or agency that channels that programme's funds (e.g. PFIs, Uganda Development Bank) and visit them or their local office for guidance.

4. **Prepare your documents**
Assemble the required paperwork - group constitution or business registration, national ID, a simple business plan or proposal, bank statements, and any collateral documents - accurately and completely.

5. **Submit your application**
Lodge the application with the disbursing institution, keep copies of everything submitted, and get a written acknowledgement or reference number to track progress.

6. **Follow up and act on the outcome**
If approved, receive and put the funds to productive use as planned. If declined, ask specifically why, fix the gap - whether it's documentation, eligibility, or group standing and reapply rather than giving up.