



GENERAL INFORMATION ABOUT GROW

1. What is the GROW Project?

The Generating Growth Opportunities and Productivity for Women Enterprises (GROW) PROJECT is a Government of Uganda Initiative, funded by the World Bank, and it is implemented by the Ministry of Gender, Labour and Social Development (MGLSD) and Private Sector Foundation Uganda (PSFU).

2. What is the main Project objective of GROW Project?

The main objective of GROW Project is to increase access to entrepreneurial and financial services that enable female entrepreneurs grow their enterprises from micro to small and small to medium.

3. Which districts does GROW cover?

GROW Project covers all districts, cities and Municipalities of Uganda.

4. Who are the GROW project target beneficiaries?

The primary beneficiaries of the project are women entrepreneurs who own micro, small and medium enterprises. Employees and shareholders (both male & female) of women owned enterprises will also benefit.

5. What services does GROW Project offer?

The Project offers the following services:

- a) District level fora for women entrepreneurs for mentorship, networking, information sharing & training.
- b) Essential business management skills training in fields such as record keeping, saving, enterprise selection among others.
- c) Specialised/ Trade specific skills training such as carpentry, metal fabrication, textiles, hair dressing, baking, art and design among others.
- d) Trade facilitation services such as product certification, business registration, product development and export readiness among others.
- e) Work placement and apprenticeships where women entrepreneurs access business coaching and mentorship. For example, women will be hosted at hotels constructions sites and factories.
- f) Grants for innovative businesses to be awarded through a publicised competitive process.

g) GROW loans provided through selected Banks, Microfinance institutions and SACCOs; and

h) Common-user production facilities that offer essential infrastructural services. For example, agro-processing, product development, shared work-spaces, and child care facilities to mention but a few.

6. Who is eligible to benefit from the GROW Project?

A woman owned enterprise or where she owns at least 51% of the business shares.

7. Are refugee women eligible for GROW services?

Yes. Provided they are legally registered by the Government of Uganda.

8. How does a Woman Entrepreneur access GROW services?

i) Visit the GROW project website via the link below; <https://grow.go.ug/>

ii) Visit the District Offices

PROJECT LOCATION /MGLSD

Ministry of Gender, Labour and Social Development,
Gender and Labour House,
Plot 2, George Street,
P.O. Box 7136, KAMPALA.
Telephone: 0200244000
Email: info@grow.go.ug
Toll free: 0800307777

PROJECT LOCATION /PSFU

Trust Tower, Ground floor
Plot 4 Kyadondo Road,
P.O. Box 7683, Kampala,
Tel : 0762304961
Email: grow@psfu.org.ug
Toll Free: 0800307777

iii) Contact the GROW Project Focal Point Persons at districts, cities and municipalities.

iv) For refugees visit and contact the regional Desk Officers, and Camp Commandants.

v) For GROW loans reach-out to partner banks (Finance Trust Bank, Centenary Bank, DFCU Bank, Post Bank, Equity Bank and Stanbic Bank. Information on additional Participating Financial institutions will be provided in due course.

9. Who Qualifies for special consideration (affirmative action) under GROW Project?

a) Ethnic minorities including Batwa, Tepeth, Ik and Benet.

b) Persons with Disabilities (PWDs) as defined by the Disability Act 2020 as classified below:

- Physical disability caused by cerebral palsy, amputation of a limb, paralysis or deformity;
- Hearing disability, including deafness and hard of hearing disability;
- Visual disability including blindness and low visual disability;
- Deaf and blind disability;
- Mental disability including psychiatric disabilities;
- Little people, albinism, multiple disability;

c) Refugees, registered with the Government of Uganda;

d) Women entrepreneurs located in Busoga, Bukedi and Karamoja sub-regions will access loans at a lower interest rate.

10. How does GROW relate/interact with other Government programmes?

GROW Project complements other Government programs for effective service delivery. For example, GROW Project will support eligible beneficiaries/ Graduates or PDM, Emyooga, UWEP and YLP.

11. How do Men benefit and What is the role of men in GROW project?

GROW Project aims at supporting women enterprises which ultimately benefits households including men. Men who are employees or shareholders of women owned enterprises, service providers, will indirectly benefit in the Project.

They are mentors, business partners and employees. Women Entrepreneur Platforms (WEPs) may also appoint men as change agents.

12. Is GROW Project looking at only formal business or also the informal can also benefit?

The Project supports both formal and informal businesses (registered and unregistered) that are owned by women.

13. Can I access more than one service under the GROW Project?

Yes. A woman entrepreneur is eligible to apply and benefit from all services under GROW project and in no particular order.

14. How can a Woman entrepreneur access work placement or Apprenticeship program?

The work placement targets women entrepreneurs and their employees who want to acquire industrial exposure and on-job learning. Host enterprises will be selected to which apprentices will apply. Visit the GROW Project offices and website for more details ([www.https://grow.go.ug](https://grow.go.ug))

ACCESS TO FINANCE

15. Can women groups apply for GROW loans?

The GROW loan is for both individual women entrepreneurs and enterprises owned by women. Specific banks also accept group guarantees where individual women lack collateral.

16. What is the interest rate at which the commercial banks offer the GROW loan?

Commercial banks are offering GROW loans at an interest rate of 10 - 10.5 % per year and subject to change if economic conditions involve or if additional Participating Financial Institutions (PFI) in other cohorts come on board.

17. How much can I borrow under the GROW loan?

The GROW loan amount minimum is UGX.4m and maximum is UGX.200m. The amount given is based on the bank's assessment criteria.

18. What is the loan repayment period?

The GROW loan repayment period is up to a maximum of 2 years.

19. what is the eligibility criteria to access GROW Loans?

Eligibility criteria to access grow loan is As follows:

- Individual women entrepreneurs and individual women-owned enterprises or women entrepreneurs who own at least 51% shares of the enterprises.
- GROW Loans are for financing business operations and growth activities, they are not for financing household expenditure, household shocks, etc.
- All GROW Loans borrowers MUST complete and comply with the lending standards and appraisal processes of the Participating Financial Institutions to which they choose to apply.
- Business enterprises that comply with the GROW project Environmental and Social Safeguard standards.
- Special incentives for borrowers that are refugees or from refugee host communities
- Special incentives for People Living With Disabilities
- Special incentives for women entrepreneurs drawn from underserved/ minority

For more information about the GROW loan requirements, visit the near branch of the selected Participating Financial institution on the GROW Website.

20. What are the GROW loan requirements?

- Must hold an account in the bank of choice from among the 6 selected financial institutions
- Complete the loan application process including filling the application form.
- Proof of cashflows (one year bank statement)
- Proof of businesses (trading license)
- Flexible security requirements, including acceptance of Kibanja as collateral.
- Guarantors may be required and shall not have non-performing loans
- Copy of the contracts previously executed and those running
- Contract to be financed and call off orders if any.
- Audited Books of Accounts (latest)
- Account statements for last 12 months from other banks.
- Copies of past interim payment certificates, contract completion certificates and/or goods received Among others
- Flexible and regular repayment plans.
- Applicant must resident within the branch designated
- There must be an on-going business activity

20. Can I get a GROW loan to refinance another loan?

No. Loan substitution is forbidden. A GROW loan can only be accessed as a new loan.

21. Are there bank charges on GROW loan processes?

There are no GROW loan processing charges. However, there are applicable charges such as valuation of security, mortgage registration and fees for Credit Reference Bureau which have to be paid by the borrowers.

GENDER BASED VIOLENCE (GBV)

22. How does GROW intend to address GBV issues?

Grow project acknowledges risks related to Gender Based Violence (GBV) under women economic empowerment. This will be addressed through:

- All GROW service providers will sign a code of Conduct of prevention and reporting of Gender Based Violence;
- The project is training all beneficiarie on prevention, response and risk mitigation of GBV and the National GBV referral pathway;
- Cases of GBV will be reported through established grievance established committees at Local Government and National level;
- All reported GBV cases will be treated with confidentiality with the interest of the complainant;
- The GROW project will disseminate IEC materials on prevention and response including reporting of GBV cases;
- Continuous male engagement: and
- Training and orientation of service providers on child protection and prevention of all forms of violence and abuse against children.

GRIEVANCE AND FEEDBACK HANDLING

23. How and where does one report a grievance or give feedback under GROW?

There are several ways to register grievances. One can raise a complaint through:

- a). District Focal Person. (FPP) refer to the list of focal points persons on the GROW website.
- b). For refugees, visit or contact the Regional Desk Officer or Camp Commandant.
- c). Suggestion boxes at the GROW project offices.
- d). Visit GROW project website. at Trust Tower Kyadondo Road and Ministry of Gender Labour and Social Development, plot 2 George Street as shown below;

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and Social Development,
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HIGH RISK ENTERPRISES NOT FUNDED UNDER GROW (ESS)

24. Which businesses are not supported under GROW project?

Enterprises with high risk and those that have significant negative impact on environment and society. Enterprises which cannot be supported under the GROW project include charcoal burning, sports betting and gambling, production of wood and other forestry products not sourced from sustainable forests, activities on disputed land, production of pesticides, and trade in wildlife products

For addition details, refer to the exclusion list on the GROW project website and GROW service providers.

GROW

Enterprises for Women

**GENERATING GROWTH OPPORTUNITIES
& PRODUCTIVITY FOR WOMEN
ENTERPRISES (GROW PROJECT)**

FREQUENTLY ASKED QUESTIONS

MGLSD

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and Social Development,
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Business growth is our business



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