

# PEARL BANK TO OFFER FINANCING SOLUTIONS AT HARVEST MONEY EXPO

By Herbert Musoke

As a proud sponsor of the Harvest Money Expo, Pearl Bank, formerly PostBank, has reaffirmed its commitment to empowering Uganda's agricultural sector by supporting innovation, knowledge sharing and inclusive access to finance across the agricultural value chain.

The Harvest Money Expo 2026 is scheduled for February 27-March 1 at Kololo Independence Grounds in Kampala. It is organised by Vision Group in partnership with the Embassy of the Kingdom of the Netherlands in Uganda. Other sponsors include Tunga Nutrition, Engineering Solutions, Uganda Development Corporation, Agricultural Business Initiative and Heifer International. This year's theme is *Farming as a Business: Growth, Sustainability and Co-operation*. Entrance is sh10,000, with an additional sh10,000 for the training sessions. The fees apply daily.

## FUNDING CHALLENGES

Financing farming enterprises has long been a challenge as many commercial banks shy



away from lending to farmers, viewing agriculture as a high-risk venture. Julius Akais Osauro, the supervisor for agriculture and partnerships at Pearl Bank Uganda, said such misconceptions are among the issues that the bank seeks to address.

"We understand both the pain and profitability of the agriculture sector. It is a pillar for livelihoods and national income and a driver of economic transformation and development," he explained.

Through the expo, Pearl Bank aims at connecting farmers and agribusinesses to practical solutions that enhance productivity, value addition, market access and resilience.

The bank plays a key role in financing large-scale commercial farmers under a facility where eligible farmers access loans at zero interest, with the Government covering the interest. This makes affordable finance available to drive commercial agriculture.

The bank is also among the financial institutions implementing the Agriculture Credit Facility (ACF) under the Bank of Uganda. The bank also offers concessional agricultural loans with interest rates ranging from 10% to 15%, supported through partnerships with the Government and other stakeholders.

Richard Byarugaba, the executive director of finance at Bank of Uganda, explained that the Government acknowledged the role of agriculture in development.

"The Government has

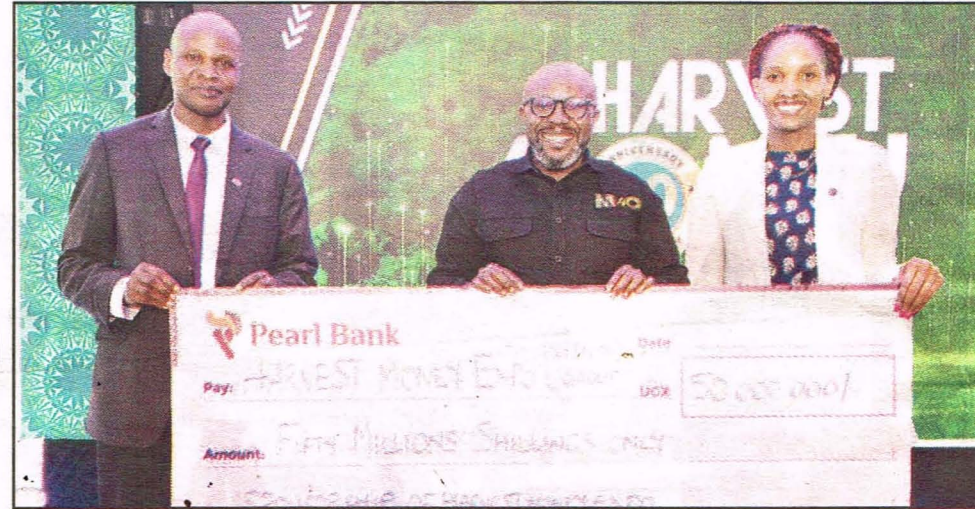


PHOTO BY MPALANYI SSENTONGO

Wanyama (centre) receiving a sh50m dummy cheque from Pearl Bank's Akais (left) and Anthea Turwomwe during the launch of the 2026 Harvest Money Expo at the Vision Group head office last Tuesday. Bank staff will offer financial advice to farmers

made efforts to put in place interventions such as the ACF and Small Business Recovery Fund (SBRF) to spur economic growth and improve household incomes," he said.

The ACF and SBRF align with the Fourth National Development Plan goals, which include increasing production, productivity and value addition. This is to ensure food

security, boost exports and support the private sector to drive growth and create jobs.

## PEARL BANK'S STRATEGIC FOCUS

Akais said the bank prioritises four strategic agricultural value chains critical to food security, exports and employment creation, with a focus on grains, coffee, poultry and dairy. Special attention is given to women entrepreneurs to promote inclusive growth and economic empowerment.

To deepen financial inclusion, the bank has invested in digital financial solutions such as Wendi, a mobile money platform designed to deliver affordable, fast, secure and reliable services to last-mile customers, especially farmers and rural communities.

Don Wanyama, the Vision Group CEO, said having Pearl Bank sponsoring the Harvest Money Expo presents numerous opportunities to farmers, as there has been a gap in financing.

He explained that agriculture has faced challenges with financing, as interest rates with many commercial banks are high. Wanyama added that many farmers lack financial literacy, leading to mismanagement of funds.

With financial institutions like Pearl Bank that understand farmers' needs, participants will walk out of the expo with practical answers.

## CALL TO ACTION

Akais called on all agricultural sector players to attend the Harvest Money Expo 2026.

"Come and learn about financing opportunities and gain business finance management skills that will propel your enterprises to the next level through training sessions, as well as one-on-one consultations with experts and explore the agriculture financing opportunities at Pearl Bank," the supervisor for agriculture and partnerships at Pearl Bank Uganda urged.

## RECOGNITION, IMPACT

Pearl Bank's leadership in agricultural finance and digital innovation has been recognised with industry accolades. Last year, Pearl Bank emerged as the leading commercial bank offering affordable agri-finance and was recognised as the biggest commercial bank winner at the Agriculture Credit Facility and Small Business Recovery Fund Awards, as well as best bank in agricultural financing. Its fintech partnership won the Uganda Bankers Association's Digital Financial Services Innovation Award of the Year.

"These recognitions reflect our strong performance in delivering concessional financing, supporting value-chain development and expanding inclusive digital solutions to farmers and agribusinesses across the country," Julius Akais Osauro from Pearl Bank said.