

GROW Project

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How GROW has enabled female

The GROW project is a Government of Uganda initiative that arose out of the need to respond to the various challenges of women entrepreneurs who want to grow their businesses, sustain their self-employment and create more jobs. The Project Development Objective (PDO) is to increase access to entrepreneurial services that enable female entrepreneurs to grow their enterprises in targeted locations, including in Refugee Hosting Districts (RHDs).

The Generating Growth Opportunities and Productivity for Women Enterprises (GROW) Project is a Government of Uganda Project, funded by the World Bank,

implemented by the Ministry of Gender, Labour and Social Development and the Private Sector Foundation Uganda in all districts, Municipalities and Cities. It aims at increasing ac-

cess to Entrepreneurial Services that enable female entrepreneurs to grow their enterprises from micro to small and from small to medium in targeted locations, including the Refugee

host districts.

According to the GROW website, 1.6 million people including family members, communities, suppliers, service providers, and distributors of

women enterprises products are benefitting both directly and indirectly from the project.

Daily Monitor caught up with some of the beneficiaries.

President Museveni during the launch of the GROW Project on March 8, 2024 in Katakwi District. The five-year initiative, which started on June 17, 2022, and declared effective on January 20, 2023, aims to increase access to entrepreneurial services for women-owned enterprises in targeted locations. PHOTO/ COURTESY



ODO Farm goes digital

Along Katuna Road, Bernadette Musiimenta, founder of ODO Farm Ltd, is a testament to resilience and women-led enterprise in Uganda's poultry sector.

Musiimenta started in 2001 with just 100 birds while working at the Private Sector Promotion Center under a UN-supported entrepreneurship program. She gradually expanded her business to 1,000 birds, but in 2012, a fire destroyed 500 of her birds.

"Everything went up in flames," she recalls. Undeterred, she farmed Irish potatoes to fund her return to poultry.

Today, ODO Farm Ltd manages two farm units - Katuna Road (4,000 birds) and Rwebikona (5,000 birds) - employing six full-time workers.

She is one of the largest poultry farmers in Kabale District and sources livelihoods for women suppliers across the region.

In 2024, Musiimenta accessed a GROW Loan through Post Bank at favorable terms. The funding allowed her to bulk-purchase feeds, expand operations. She has consistently repaid per quarter.

With support from the GROW Project, Musiimenta also embarked on digital transformation. TikTok and Instagram accounts were set up and she received hands-on training, with follow-up support planned via her daughter in Kampala. She was connected to Airtel and MTN Merchant Codes and plans to adopt a digital accounting system to manage both farms and reduce occasional losses.

Musiimenta dreams of turning ODO Farm into a regional poultry training hub, using digital tools to boost visibility and empower other aspiring farmers.

Her journey from tragedy to thriving enterprise demonstrates that, in her words: "If your hands can feed birds, they can build dreams."

Musiimenta - who accessed a GROW Loan through Post Bank - at one of her poultry farms. PHOTO/ COURTESY



Entrepreneurs to grow businesses

THREADS OF GROWTH: EMPOWERING WOMEN THROUGH WINFASH DESIGNS

In Kampala, Winfred Arinaitwe, founder of WinFash Designs, exemplifies how access to affordable financing can transform a business. Through support from the 10 percent GROW Loan from DFCU Bank, she strengthened her operations, invested in production, and expanded her capacity to serve larger corporate and institutional clients. This has contributed to steady growth and increased employment.

From starting in 1994 with a single sewing machine, WinFash Designs has grown into a garment manufacturing enterprise employing over 100 workers. The business has evolved from custom bridal wear to supplying uniforms, overalls, and protective garments, supported by a scalable production model. In addition, Arinaitwe benefited from digitalisation support under the GROW Project, including the deve-

lopment of a professional website, adoption of a digital accounting system, and professional content creation. These improvements have enhanced efficiency, visibility, and customer engagement. With a strong focus on women's empowerment and job creation, WinFash Designs continues to grow as a competitive and impactful enterprise.



Fresh, fast, and female-led: The rise of Fresh Kyenyanja

Isabella Katwesigye, founder of Fresh Kyenyanja, is turning a small fish business into a growing enterprise that combines entrepreneurship, social impact, and digital innovation.

Fresh Kyenyanja, a sole proprietorship, specializes in dressed wild fish, tilapia, and Nile perch, serving an average of 300 households per week. The business employs 12 staff, eight women and four men, reflecting Isabella's commitment to inclusive employment.

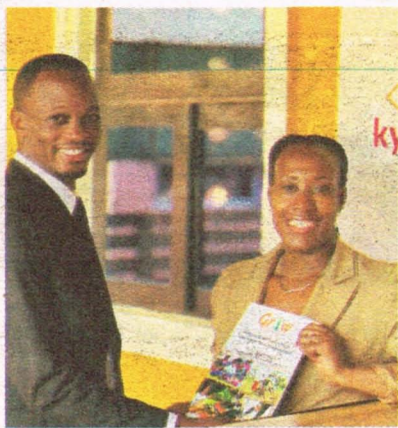
Beyond her immediate team, she works with over 20 women suppliers across five landing sites on Lake Victoria, supporting livelihoods and strengthening women-led businesses along the fisheries value chain.

As a first-time borrower, Katwesigye accessed a GROW loan of Shs20m from Stanbic Bank Uganda at 10 percent interest rate with no

collateral. The loan enabled her to expand operations, purchase additional equipment, and strengthen stock management allowing Fresh Kyenyanja to meet growing household demand and scale the business sustainably.

The financial support was complemented by digitalisation assistance through the GROW Project. Katwesigye embarked on a digital transformation journey that included developing a professional e-commerce website, boosting her social media presence on TikTok, Instagram, and WhatsApp Business, and adopting a digital accounting package for improved financial management. These interventions enhanced operational efficiency, online visibility, and customer engagement, positioning the enterprise for further growth.

Today, Fresh Kyenyanja combines steady market growth with strong



social impact. Katwesigye continues to provide employment, mentorship, and business opportunities for women within her team and across her supplier network, fostering skills development and financial independence.

Katwesigye's journey shows how access to affordable financing, combined with strategic support and digital tools, can transform a small business into a thriving, socially impactful enterprise with strong growth potential.

Nasekwe's journey of growth: From box of nails to delivery van

In Wakiso District, Stella Ndibamegga Nasekwe, founder of St. Joseph's General Hardware, has turned a humble hardware venture into a thriving business that combines growth, job creation, and digital innovation.

Nasekwe started in 2016 with a single product nails worth Shs6 million supported by her husband. Through reinvestment, discipline, and perseverance, she steadily expanded her business.

Initially, capital needs led her to take a business loan from financial institution at a steep 34 percent interest, which, although challenging, taught her financial discipline.

As her business grew, transport became a bottleneck. To solve this, Nasekwe accessed a GROW Loan from Centenary Bank to purchase a delivery lorry.

The truck transformed operations, reducing transport costs, improving customer service, and creating employment for two drivers. Today, Nasekwe, leads a team of five, managing monthly loan repayments.

Beyond financing, Nasekwe has embarked on a digital transformation journey sup-

ported by the GROW Project. She is receiving guidance on setting up and managing social media platforms, creating professional content, and exploring digital tools to track sales, stock, and accounting.

These interventions are aimed at increasing visibility, improving customer engagement, and enhancing operational efficiency.

The loan and digital support have also improved Stella's family life, enabling better housing, education for her children, and a structured approach to personal and business finances.

"Separate business and personal money," she advises, paying herself a salary and reinvesting profits.

Nasekwe's story demonstrates how vision, passion, and smart financial support including the strategic purchase of a delivery lorry can turn a small venture into a scalable, socially impactful enterprise.

She encourages women entrepreneurs to build strong relationships with banks, leverage digital tools, and advocate for simplified loan requirements to foster growth.

How GROW transformed Concinnity Co. Ltd

Ashaba Blanche and Gladys Kimera, the dynamic co-founders of Concinnity Company Limited, began their export journey in 2014 with just Shs500,000 and a dream.

"Our first deal was dried fish to Canada just one shipment," recalls Ashaba.

"We didn't even have an office; we worked from home and rented storage space."

A government ban on fish exports brought a daunting setback, but instead of folding, they pivoted.

"We asked ourselves

what else Uganda produces that the world wants," says Kimera.

The answer was clear: Uganda's rich agricultural bounty. They began exporting matooke, jackfruit, garden eggs, and other produce sourced from 11 suppliers across Uganda, employing 13 staff to meet demand.

Initially wary of loans due to a previous experience at over 20 percent interest, they were hesitant to borrow again. "The repayments nearly suffocated us," Ashaba remembers.

But a PSFU workshop introduced them to the GROW Loan. When they learned Pearl Bank offered a 9.7 percent interest rate, they decided to take the leap.

Securing a GROW loan using a family land title and relatives as guarantors, they opened five stalls in Canada and cut out costly middlemen. "That move changed our entire business model," says Ashaba.

"We now control the customer experience from Uganda to the diaspora. It's empowering."

The impact rippled outward. "Our farmers are smiling now," Kimera notes. "Some have built better homes. Others bought motorcycles for transport. One woman even told me, 'Thanks to your business, I now send all my children to school.' That meant everything."

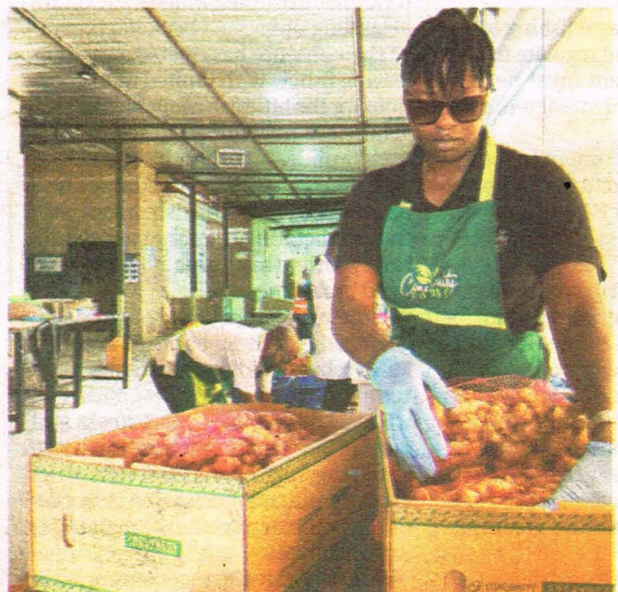
The loan also improved their personal lives. With a monthly installment, they've maintained financial discipline.

"We've gained not just profits but peace of mind," says Kimera. "We can plan for the future without fear."

Today, Ashaba and Kimera champion the inclusion of more women in the export sector.

"Too many women limit themselves to tailoring and salons," Ashaba says.

"But agribusiness and export, that's where the future is."



Ashaba says Concinnity started their export business journey with Shs500,000. PHOTO/COURTESY



The truck has transformed operations, reducing transport costs. PHOTO/COURTESY