

I&P Acceleration WE4A

Track 2: Concessional loans for women-led early-stage green enterprises

The I&P Acceleration WE4A program is part of the pan-African initiative IYBA WE4A. "Investing in Young Businesses in Africa: Women Entrepreneurship in Africa" (IYBA WE4A) is a partnership between the European Union (EU), the Organisation of African, Caribbean and Pacific States (OACPS), and the German Federal Ministry for Economic Cooperation and Development (BMZ). It is implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).

Led by Investisseurs & Partenaires (I&P), the program aims to strengthen the growth and resilience of high-potential women-led businesses, particularly those operating in green and transition sectors. Structured around three tracks, the program addresses the main barriers faced by women-led early-stage enterprises—one of which is access to finance. In this context, through Track 2, I&P and FTB have partnered to offer concessional loans to women-led early-stage businesses in Uganda's green sectors, supporting their growth and impact.

- More information here: [I&P Acceleration WE4A](#) and in the FAQ below.
- To apply for Track 2 financing, complete this application form: [Form Preview - Accelerator App](#)

FAQ

What green or greening sectors are eligible?

Eligible sectors include renewable energy, sustainable agriculture, waste management, circular economy, eco-tourism, and other sectors such as construction and transportation are also eligible if they incorporate environmental criteria.

I&P team's may request additional documentation to verify compliance with these criteria.

How is a women-led and owned business defined?

A business is eligible if:

- A woman is part of the shareholding, AND
- A woman holds a leadership role and runs the enterprise.

What does "limited credit history" mean?

This financing offer is designed for early-stage enterprises with limited credit history, meaning for businesses without a strong track record of previous financing or bank loans.

Can I apply if I have already received funding before?

Yes, businesses that have previously accessed funding can also apply. Eligibility will be assessed based on the enterprise's maturity, the type of funding previously received, and the level of additionality of the proposed loan.

Loan Terms

What is the loan amount?

The average loan size is approximately UGX 93 million (around €22,000), depending on the needs and capacity of the business.

What is the interest rate of the loan?

The interest rate is 20% per annum for the ticket sizes envisaged.

What is the tenure of the loan?

The standard loan tenure is up to 12 months. Longer tenures may be considered if collateral exceeds the minimum requirements.

Is there a grace period?

Yes, a grace period may be granted where justified. Each request is assessed on a case-by-case basis, taking into account the nature of the revenue-generating activity and its capacity to support timely loan repayments.

What are the requirements to access this loan?

To be eligible, applicants must meet the following requirements:

- Be a woman-led MSME operating in a green or greening sector, and owned or co-owned by a woman
- The borrower must be a woman
- Have limited credit history and/or limited access to financing
- Be at least 18 years of age
- Be willing to open a bank account with FTB
- Demonstrate a steady, regular, and clearly identifiable source of income (e.g. bank statements)
- Operate a legally registered business for a minimum of 6 months
- Be registered with the Credit Reference Bureau (CRB)
- Provide sufficient collateral (up to a maximum of 50% of the loan amount)
- Provide a guarantor

What collateral will be required? Are guarantors required?

Selected ventures will be required to provide collateral covering up to 50% of the loan amount. Accepted forms of collateral include:

- Cash deposits
- Land titles
- Customary/Kibanja land
- Motor vehicles and equipment
- Debentures on company assets
- Personal or corporate guarantees
- Government securities

Are guarantors required?

Yes — mandatory for all loans below UGX 15M (except salary loans).



Application Process

What is the application period?

Applications are usually open in cohorts. Specific application windows are communicated through the program's official channels and local partners. Applicants are encouraged to apply early within each call.

What are the steps of the selection process?

The process typically includes:

1. Online application by applicant
2. Eligibility screening by I&P
3. Recommendation of pre-qualified ventures to FTB

} Approximately 4 weeks

4. Formal loan application submitted to FTB by the venture

Note: Preselected ventures will be connected with FTB and supported in submitting their application (including form completion and branch selection).

} Approximately 4 weeks

5. FTB appraisal process
6. Credit committee review by FTB
7. Final approval and loan disbursement by FTB

Timeline

The overall process typically takes between 5 to 8 weeks from application to disbursement, depending on the completeness of the application and the responsiveness of the applicant during the evaluation process.

Practical Information

Do I need to open an account with FTB?

Yes, selected businesses will be required to open an account with Finance Trust Bank (FTB), as the loan is disbursed and managed through the partner financial institution. The FTB team will guide applicants through the process.

Can I apply if my business is not based in Kampala?

Yes, businesses located outside Kampala are also eligible. The program is open to eligible businesses across Uganda, provided they can engage with the financial partner and comply with the program requirements. Some steps may be conducted remotely or through regional branches where available.