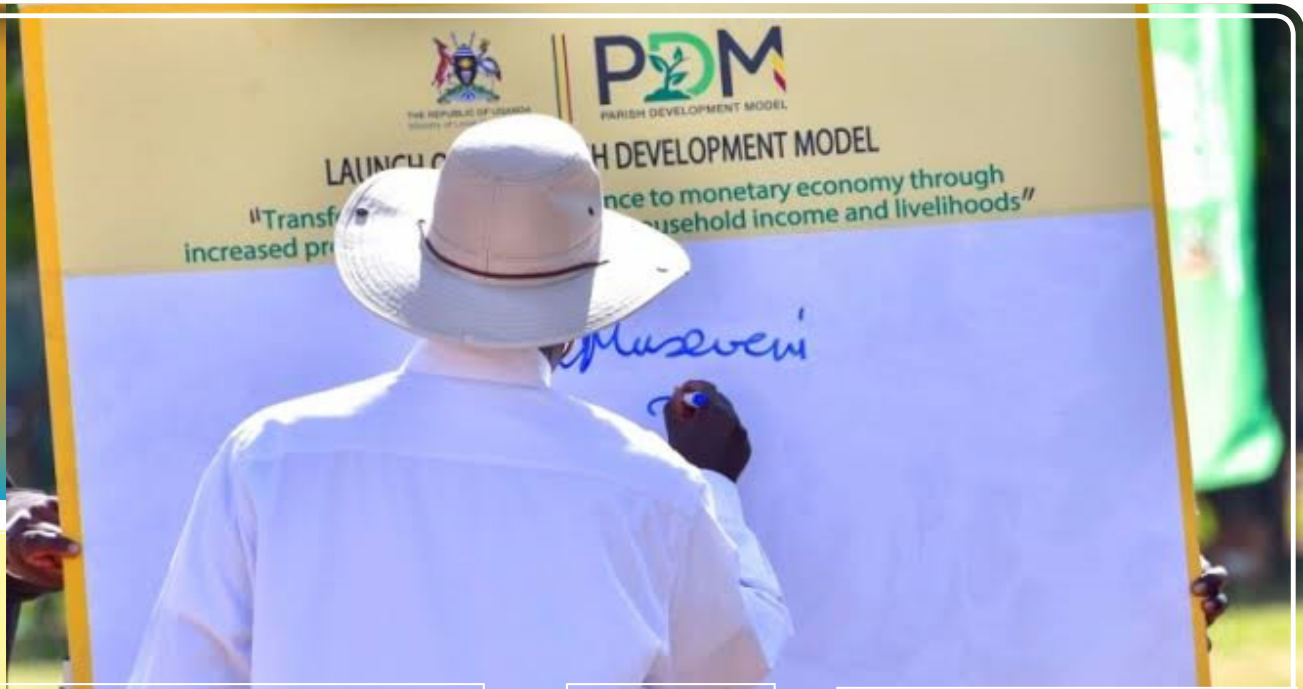




PARISH DEVELOPMENT MODEL (PDM)

Financial Inclusion Pillar Booklet



PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



1



**“SEEK YE FIRST THE
HOUSEHOLD INCOMES
AND ALL THE OTHER
THINGS WILL BE ADDED.”**

*- H.E. Yoweri Kaguta Museveni
President of the Republic of Uganda*

PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



“We are now in the phase of socio- economic transformation to facilitate wealth creation and prosperity.”

- Hon. Matia Kasaija
Minister of Finance, Planning & Economic Development

PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



The PDM is succeeding because of scale and full digitization. We are not leaving anything to chance. We use PDMIS to identify eligible beneficiaries; Wendi to send them the money, directly from Treasury; and Zaidi to monitor and ensure the money goes to the right beneficiaries and they're using it for the right investments. By leveraging technology, we've removed middlemen, cut out leakage, and tracked the beneficiaries to ensure they're investing in wealth creation.

- Mr. Ramathan Ggoobi
Permanent Secretary/Secretary to the Treasury

PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



“There have been very many interventions to eradicate poverty, some have not performed to the expectations. But for PDM we have come with hindsight based on the challenges we faced before. The challenge is that people are centralizing politics on the issue of PDM. I request everyone to appreciate the concept and we all move in one direction.”

**- Hon. Dennis Galabuzi Ssozi
National Coordinator, Parish Development Model**

PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



WHAT IS PDM?

- The PDM is a government strategy launched on February 26, 2022, by President Yoweri Museveni in Kibuku District.
- It uses the parish—the smallest administrative unit—as the center of socio-economic transformation.
- Its core aim is to transform subsistence households into the money economy.

The PDM is a multi-sectoral strategy to improve incomes and welfare of Ugandans by bringing services closer to the citizens.

PDM Pillars

Pillar 1

Agricultural Value Chain Development

- Production
- Storage
- Processing
- Marketing

Pillar 2 Infrastructure and Economic Services

Pillar 4 Social Services (health (both preventive and curative health), education, environment services etc)

Pillar 5 Community Mobilisation and Mind-set Change

Pillar 7 Governance and administration

Pillar 3 Financial Inclusion- (delivery of financial services to all the citizens)

- BDS
- Credit,
- Insurance
- Savings
- Leasing
- Payment platforms

‘Foundation’ Pillar 6 PDMIS (Database of Household and community profiles)

PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



THE FINANCIAL INCLUSION PILLAR.

The implementation of the Financial Inclusion Pillar is led by the Ministry of Finance, Planning and Economic Development

Overall Pillar objective:
“To sustainably transform subsistence households into the money economy by easing access to and use of appropriate financing.”

Six components of the FI Pillar:

1 Community organization



2 Business Development Services (BDS) and Financial Literacy



3 Parish Revolving Fund



4 PDM Systems



5 Market Linkages



6 Agricultural Insurance



PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



What is a PDM SACCO?

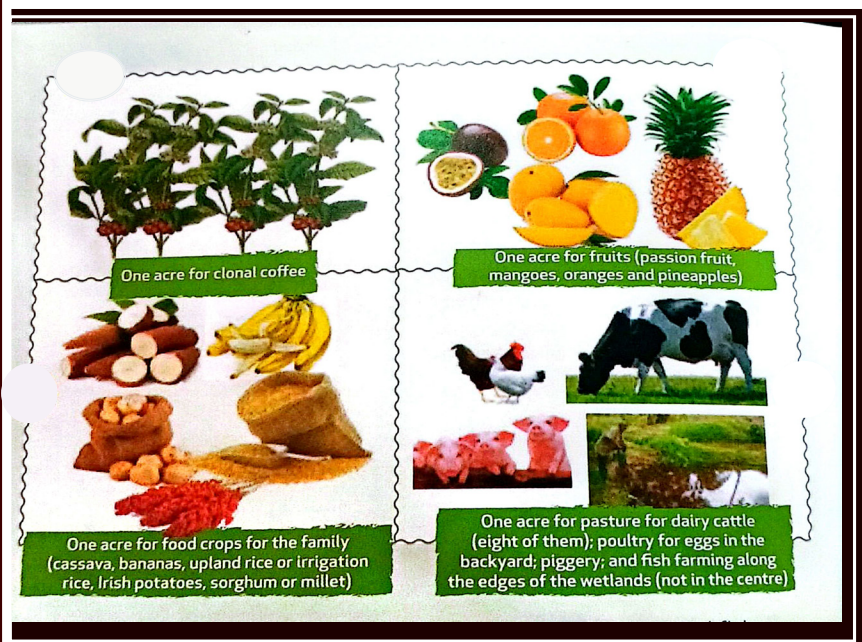
A PDM SACCO is a member-owned, member-controlled, multi purpose cooperative at the parish level, formed to provide affordable credit and promote a savings culture.

- It is the main channel through which government funds (PRF) are disbursed to community members. Membership is open to all households in the parish, especially the poor and vulnerable.

What are the 7 selected PDM enterprises for intensifying agriculture?

1. Poultry,
2. Fish farming,
3. Piggery,
4. Food Crops
5. Dairy,
6. Fruits,
7. Coffee

What is an Enterprise Group?
A group whose members share common objectives and are engaged in common income generating activity or enterprise.

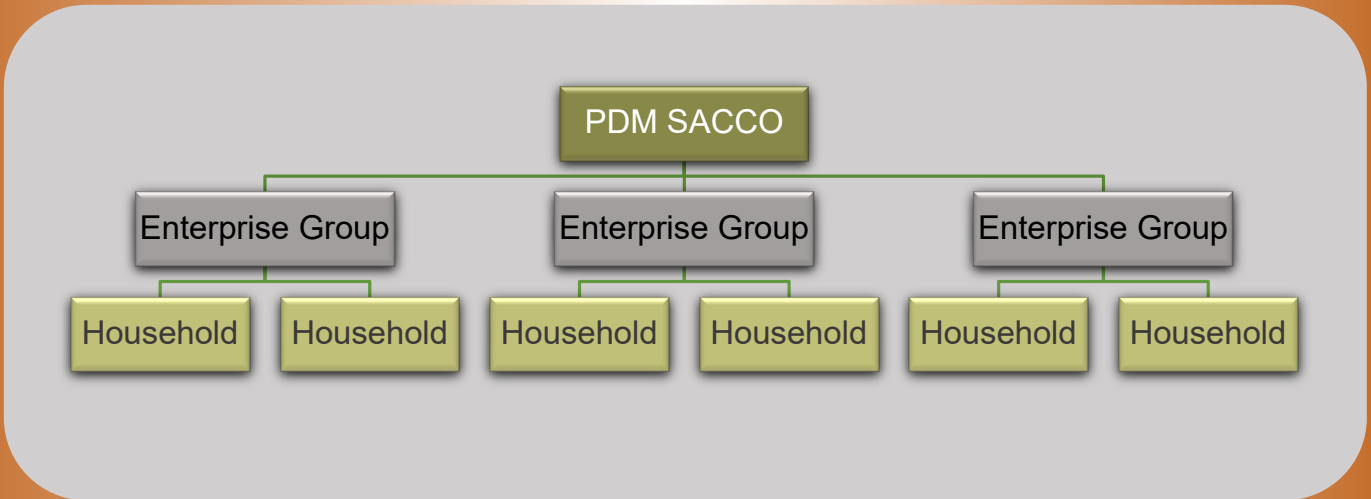


PDM GOAL:

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PDM SACCO MEMBERSHIP



PDM SACCO Multi-Purpose Cooperative

At Parish Level

- Coordinate the provision of quality inputs (through an input credit facility or grants)
- Provision of extension services
- Post harvest management including storage
- Member mobilization, profiling and organization
- Promotion of non-financial risk mitigation e.g., irrigation etc.

A

Production

- Mobilization of savings
- Loans and credit management
- Promotion of agriculture insurance
- Promotion of other financial products e.g., micro-leasing
- Financial literacy/money management

D

Finance and Investment

- Market for members' produce
- Preparing members on market requirements
- Bulking, price negotiations
- Contracts management
- Primary processing

B

Marketing

- Training, mentorship and coaching of members
- Technical knowledge including extension services, advisory services, processing, compliance to standards etc.
- Mindset Change
- Management information system

C

Technical Assistance

PDM GOAL:

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THE COOPERATIVE IDENTITY OF A PDM SACCO.

A PDM SACCO is a member-owned, member-controlled multi purpose cooperative at the parish level, formed to provide affordable credit and promote a savings culture.

Core cooperative values

(what cooperatives should stand for)

1. Self-help

Members take responsibility for improving their own economic situation through collective action.

2. Self-responsibility Members take ownership of decisions and outcomes (not passive beneficiaries).

3. Democracy

One member, one vote; members control the cooperative and elect leadership.

4. Equality & equity

Fair treatment and access to benefits for all members (including women, youth, PWDs).

5. Solidarity Members support one another in times of need and through joint economic activity.

6. Social responsibility / caring for community

Cooperatives are expected to contribute to parish-level development and wellbeing.

7. Honesty & openness:

Transparency in finances, governance and reporting.

Cooperative Principles (Practical Rules Of Operation/ How Cooperatives Work)

1. Voluntary & open membership

Membership is open to all eligible parishioners without discrimination.

2. Democratic member control:

Members actively participate in setting policies and electing representatives (one member = one vote).

3. Member economic participation

Members contribute equitably to, and democratically control, the cooperative's capital (savings, shares, loan rules).

4. Autonomy & independence

Cooperatives remain independent and controlled by members even when they partner with government or NGOs (important for PDM linkages).

5. Education, training & information

Continuous capacity building for members, leaders and staff (financial literacy, bookkeeping, enterprise skills).

6. Cooperation among cooperatives

PDM SACCOs and enterprise groups are encouraged to link, pool resources and form federations for scale.

7. Concern for community

Cooperatives work for sustainable community development (value chains, social services, resilience).

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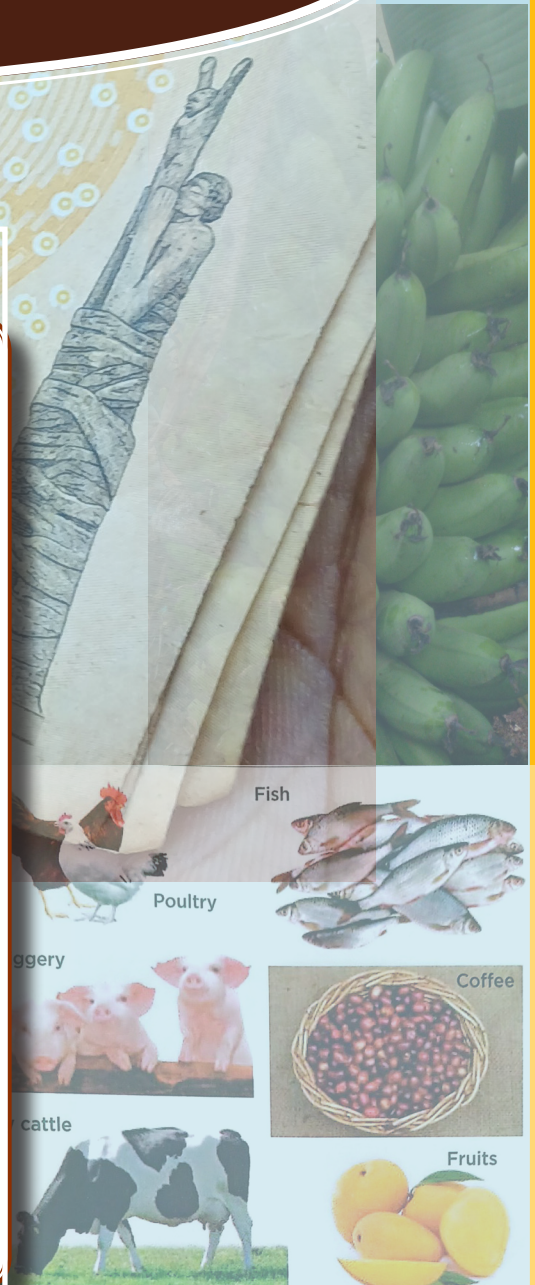


10

Who can Borrow PDM Money?

Eligible Borrowers:

1. A resident of the respective Parish in Uganda.
2. A member of an enterprise group which is a member of PDMSACCO in that Parish.
3. He/she is from a subsistence household, as determined at the community meetings where applicants are vetted by the village residents
4. He/she is not among the households/ individuals that have benefited from EMYOOGA loan.
5. He/she commits to agree that the purpose of the loan shall be to invest in a qualifying project along the agricultural value chain and in line with the priority PDM enterprises i.e. Poultry, fish, diary, coffee, piggery, fruits and food crop.
6. He/she does not have any outstanding loan with the PDM SACCO.



PDM GOAL:

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THE PDM LOAN PROCESS

What you need to know at each stage?

Step 1: Application stage

- A member who wants to borrow a pdm loan submits his/her application form and business plan to their respective PDM Enterprise Group Chairman.
- The PDM loan amount is UGX 1 million. Interest is 6%, per annum.
- The PDM Enterprise group leadership conducts due diligence and if satisfied, forward the loan application to the PDM SACCO Chairperson.

Step 2: Appraisal Stage

- The PDM SACCO Loans committee conducts desk review and field visits to the applicant's household.
- The PDM SACCO Leaders work with the LC1 Chairpersons in the parish to conduct community meetings to vet the list of loan applicants cleared by the loans committee, to ensure that they are from subsistence households.
- The loan details and business plan of the successful applicants are entered into the PDMIS by the PDM borrower, with the support of the parish chief and/ or sub county community Development Officer.

Step 3: Loan Approval

- The loans captured on the PDMIS are approved by the PDM SACCO treasurer and Chairperson on the system.
- The PDM SACCO Chairperson authorizes payment of the loan and informs the PDM Enterprise group Chairpersons on the list of approved loans.

Step 4: Loan disbursement on WENDI

- Disbursement of PDM funds is through the WENDI mobile wallet.
- The PDM SACCO Chairperson initiates, via their mobile phone, the transfer of UGX 1 million from the WENDI account of the PDM SACCO to WENDI account of the borrower on the list of loans approved on PDMIS.
- The PDM SACCO Secretary and Treasurer shall each separately approves the disbursement of the loan, via their respective mobile phones.

PDM GOAL:

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THE PDM LOAN PROCESS

What you need to know at each stage?

Step 5:

Borrower receiving Funds

- Upon successful validation of the loan details on WENDI and PDMIS, funds are transferred to the borrower’s mobile phone.
- Upon receipt of funds, an instant SMS message is sent to the borrower and all the PDM SACCO leaders.
- PDM beneficiaries must be encouraged to pay for inputs and services via mobile money and only withdraw cash under unavoidable circumstances.
- This is aimed at reducing the risk of loss of funds in transit and keeping transaction costs at a minimum.
- PDM beneficiaries can withdraw funds from their WENDI mobile wallets at Post Bank, Housing Finance, Pride Microfinance, Bank branches and Wendi Agents, free of charge.
- As directed by H.E. the President, PDM beneficiaries can now withdraw exactly Ugx 1 million, in installment or lumpsum.

Step 6:

Loan monitoring Stage

- PDM loan monitoring is the responsibility of the PDM Enterprise Group and SACCO leaders.
- Collaborate with the Parish Development Committee (PDC), GISO, DISO, RDCs, Operation Wealth Creation (OWC) and other Stakeholders in the supervision and monitoring of the PDM beneficiary enterprises and projects.
- Field visits will be made by PDM Secretariat and other implementing MDAs.

Step 7:

Loan Repayment

- All PDM loans have a grace period of 24 months.
 - Thereafter, the loan must be repaid within 12 months in installments or lump sum.
- Repayment is made on the PDM SACCO Wendi Account.
- Recovered funds revolve to benefit new members.

Step 8:

Reporting & Accountability, SACCO submits regular reports to: Subcounty & District authorities. Records are maintained in the PDMIS and Wendi for transparency.

PDM GOAL:

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PDM LOAN REPAYMENT FLOW

1. Go to WENDI on your phone
2. Dial *229#
3. Select number 6 (Groups)
4. Select number 2 (Group Transactions)
5. Select number 5 (Member to Group)
6. Select 2 (PDM loan Repayment)
7. Enter Group Code
8. Enter Amount
9. Enter PIN
10. Receive Notification.

Key Note:

- Ensure you have money on your WENDI
- Please never share your WENDI PIN with others.

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what is WENDI?

WENDI is a digital platform and system designed by Post Bank and licensed by Bank of Uganda to support financial inclusion in Uganda.

WENDI

The digital engine that powers PDM SACCO operations. It helps government monitor, disburse, and track revolving funds at parish level.

Wendi

Benefits of WENDI

Access and Convenience. WENDI eliminates the need for traveling long distances to open up bank accounts or withdraw funds. Authorization by SACCO leaders and access to funds by beneficiaries is enabled from a mobile phone and at agents. It is also simple to self-on board onto WENDI, either on a smart phone or on a feature phone also called 'Kibiriti' (USSD), on any network via *229#.

Funds are conveniently accessed at MTN and Airtel agents, Post Bank, Housing Finance Bank, Pride Microfinance and Exim Bank branches countrywide. Centenary Bank, Stanbic Bank, Finance Trust Bank, Guaranty Trust Bank, and Opportunity Bank have also been integrated with Wendi. This increases the outreach points for Ugandans to be served in their communities.

Transparency. WENDI provides full visibility and traceability for all funds up to last mile beneficiary. Once PDM SACCO wallet is funded, the SACCO leaders receive SMS alerts. The beneficiary and SACCO leaders also receive SMS alerts when the PDM loan of UGX 1 million is paid to the beneficiary's wallet. Detailed beneficiary reports are also now available in real-time which has not been the case.

Financial inclusion. WENDI takes advantage of the extensive mobile telephone coverage to extend financial services to the household. The wallet facilitates disbursements, payments, savings, loan repayments, and other financial services at the parish. The WENDI accounts also attract an interest of 10% p.a on the funds saved on the individual wallets.

Lower transaction costs. WENDI eliminates middlemen, costs associated with travel and transaction charges. There are also no withdraw fees charged on the PDM beneficiaries.

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Who is a Community-Based Facilitator (CBF) under the PDM?

Community-Based Facilitator (CBF) is a title given to an individual who is trained to support the delivery of demand-driven services to PDM beneficiaries in a given parish.

These services include Business Development Services, Extension, access to certified inputs, other production services (such as planting, weeding or spraying, etc.), financial services, digital services (e.g. on PDMIS and mobile wallets), post-harvest handling and market access.

For the start, each PDM SACCO shall be supported by the LG to have at least two (2) Community-Based Facilitators (preferably youths). CBFs will be profiled on the PDMIS-FIS and supervised by LG staff at the sub-county and parish levels.



A learning session guided by a Community-Based Facilitator.

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What is a PDM Practical Training Centre (PTC)?

Established by the PDM SACCO, the **PDM Practical Training Centre (PTC)** serves as a vital resource for providing hands-on training, extension, business development services (BDS), financial literacy and other advisory services within the parish/ward.



A PTC is necessary to:

Prepare PDM beneficiaries and other interested community members (who have their money) to successfully access loans and/or invest in a carefully selected enterprise.

After accessing the loan and/or investing the funds, hand-hold PDM beneficiaries and other interested community members on their journey to successful socio-economic transformation through these investments.

Hosted by a model farmer or any other site that is selected by the PDM SACCO within the parish/ward, the PTC adopts the principles of the Farmer Field School concept and other tested models, which have been utilized by agricultural extension teams in Uganda over the years.



Farmers applying their new skills.



Farmers take part in hands-on experiential learning on-site.

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KEY STAKEHOLDERS' ROLES

PDM SACCO Leaders

- Manage the Parish Revolving Fund at SACCO level.
- Mobilize, register, and guide enterprise groups/households.
- Ensure fair access to loans, proper record keeping, and timely loan recovery.
- Conduct loan monitoring to ensure proper utilisation of funds.

Resident District Commissioners (RDCS)

- Provide overall supervision of government programs in the district.
- Monitor PDM implementation to prevent corruption, misuse, or diversion of funds.
- Report to central government on progress and challenges.

Parish Development Committee (PDC)

- Provide overall oversight over all PDM activities at the Parish/ Ward.
- Mobilize households to participate in PDM.
- Develop Parish /Ward Action plans, Budgets and reports..

Parish Chief / Ward Agent

- Coordinates PDM implementation at parish/ ward.
- Profile all Households in the parish/ ward on PDMIS.
- Compile an annual State of the Parish Economy and Asset Register (SPEAR)
- Secretary to the Parish Development Committee (PDC)

Chief Administrative Officer / Town Clerks

- Accounting officer of the district and overall overseer of PDM funds.
- Ensures proper financial management, accountability, and reporting at the district level.
- Appoint a PDM focal person.

SACCO Leaders = Manage funds at parish level.

RDCs = Supervise and ensure no misuse of funds.

PDC = Mobilize households & collect data.

PC = Coordinate PDM implementation at parish.

CAO/TCs = Oversee accountability at district/urban level.

PDM GOAL:

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The Right Business Mindset in PDM

The mindset is about shifting from subsistence living to business thinking (Ekibalo).

A household or SACCO member should think like a business person, not just a **consumer**.

Key Attitudes Under the PDM Business Mindset:

Profit-Oriented Thinking -- "Am I making a profit or loss?"

Savings Culture -- "I must save part of my earnings to reinvest."

Record Keeping -- Knowing costs, income, and debts clearly.

Customer Focus -- Producing what the market wants, not just what I like.

Growth Mindset -- Starting small but aiming to expand steadily.

Discipline & Commitment -- Treating the enterprise seriously, not casually.

Business Mindset in PDM = Thinking growth, profit, savings, and discipline.
"Ekibalo" = A simple business plan showing how your enterprise will make money, repay the loan, and sustain your household.

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PLANNING FOR MY ENTERPRISE ("EKIBALO") IN PDM.

"Ekibalo"

means the simple enterprise plan every beneficiary must prepare before borrowing or receiving support.

Simple Steps in Making "Ekibalo"

1. Select an Enterprise

- Choose from the PDM priority enterprises
- Ensure it fits your land, skills, and market demand.

2. Estimate Inputs (Costs)

- List everything you need (seeds, feeds, tools, labour, rent, transport).
- Write the cost of each.

3. Estimate Outputs (Sales/Income)

- Estimate how much you will produce and the expected selling price.
- Multiply quantity \times price = total sales.

4. Calculate Profit

- Profit = Sales – Costs
- If profit is positive = enterprise is viable.
- If negative = revise the plan.

5. Plan for Loan Repayment & Savings

- Show how you will pay back the SACCO loan.
- Indicate how much you will save after repayment.

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“EKIBALO”

Example of a Simple “Ekibalo”

Item	Quantity	Unit Cost (UGX)	Total Cost (UGX)
Chicks	65	3,000	195,000
Feeds	5bags	120,000	600,000
Vaccination	-	50,000	50,000
Labour	-	150,000	150,000
Total Cost			995,000

Expected Sales:

$$65 \text{ chickens} \times 25,000 = 1,625,000$$

$$\text{Profit} = 1,625,000 - 995,000 = \underline{630,000 \text{ UGX}}$$

→ **Enterprise is viable.**

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PDM Financial Inclusion Fact Sheet

(As at 3rd/11/2025).

10,589 PDM SACCOS registered and funded.

Ugx 3.261 Trillion transferred by Government directly to the accounts of the PDM SACCOS.

Ugx 3.219 Trillion disbursed by the SACCOS to last mile beneficiaries.

3.262 Million Beneficiaries under PDM.

8,689 Wendi Agents.

PDM GOAL:

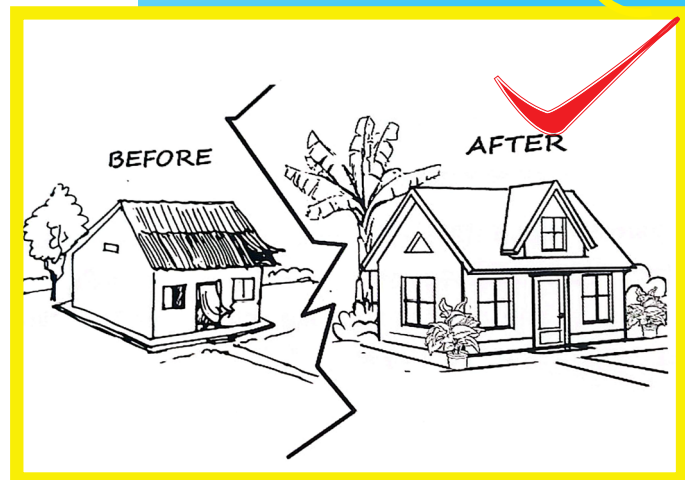
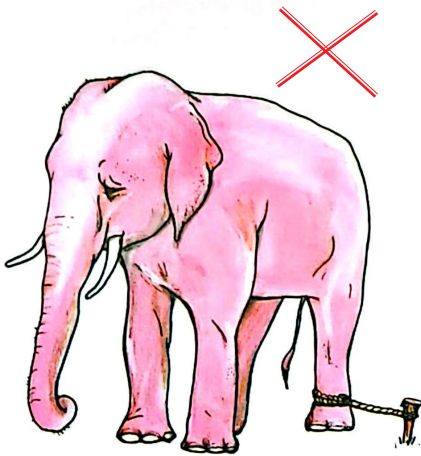
To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



1. YOUR MINDSETS CAN BUILD YOU OR BREAK YOU.
2. YOU NEED TO HAVE A GROWTH MINDSET.
3. DON'T LET YOUR NEGATIVE BELIEFS TO LIMIT YOUR LIFE- like that Elephant below!

Step 6: How your beliefs limit your life; The Story of the Elephant:

The elephant becomes so accustomed to being held back by the rope, that merely the rope itself keeps the animal in check. If only they knew how powerful they are. If only they realized that by the time they have grown up, even a rope "secured" to a pole can no longer contain them. Then they would know what true freedom is. But they do not.



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PDM SUCCESS STORIES



H.E. Y.K. Museveni in Buvuma



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Deziranta Tumusiime's PDM Success Story

Empowering Women Through PDM, Mrs. Deziranta Tumusiime's Success Story in Rubirizi

📅 February 25, 2025



Tumusiime, a 64 year old woman from Rubirizi District. She is a PDM beneficiary who received 1 million shillings in 2023, invested in piggery and goat rearing and her farm now has surpassed 5 million shillings networth.

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Ms. Florence Nabutono's PDM Story (Kibuku)

President Museveni Impressed By PDM Success Story In Kibuku District



Ms. Nabutono was one of the first beneficiaries from her PDM SACCO in 2022 and she received a loan of Shs. 1 million. She used Shs. 400,000 to buy a male pig (boer), Shs. 300,000 to buy a female pig (gilt) and used the balance of Shs. 280,000 for feeding and treatment. After 4 months, the gilt produced 10 piglets and she sold off 8 piglets at Shs. 100,000 each and kept 2 piglets as replacement stock. She re-invested Shs. 636,000 from the earnings to buy more feeding and treatment. Her stock of pigs has expanded and she has added 23 turkeys to her enterprise. She is now able to pay school fees for her children.



Ms. Nabutono expressed gratitude to President Museveni and shared her experience with the PDM, explaining how it has empowered her to uplift her family.



She expressed her desire to expand into dairy farming, noting that milk production would provide a stable source of income for her family.



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Kenneth Ayesigwa

PDM Success Story (Kanungu)

Mr. Ayesigwa borrowed Ugx 1 million from his PDM SACCO in 2023 and used the funds to upgrade his restaurant in Nyamirama T/C.

He also renamed it to “Parish Development Model restaurant.”

He recently expanded into piggery.



Above is Mr. Kenneth interacting with H.E the president and the first lady of Uganda, during his visit at the PDM restaurant



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Moses Kutosi

PDM Success Story (Bududa)

President Museveni
Directs Leaders To
Document PDM
Beneficiaries



Mr. Kutosi, received Shs. 980,000 from his PDM SACCO in 2023, bought 3 pigs at 300,000.

The pigs have since multiplied and earned him Ugx 1.6 million. He used the earnings to buy a heifer.

It produces 4 litres of milk daily, earning him at least Ugx112,000 monthly.



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Ms. Rashida Namubiru

PDM Success Story.

(Butambala)



Shsim PDM
Transforms Loan
Butambala
Mother's Life,
President Museveni
Hails Success

“ Before PDM ... I lived in fear of even the smallest emergency”,
said Ms. Namubiru.

She accessed a Ugx 1m loan from her PDM SACCO in 2023 and
bought 3 female goats at Ugx 250,000 each and one male goat at
Ugx 150,000. She built a temporary shelter for the animals using the
balance.

5 months later, all 3 female goats conceived and gave birth to 3 kids
each, quickly multiplying her herd.

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James Ocan's 4 - Acre model Farm. (Gulu)

James embraced the 4 –Acre model of farming when he heard H.E. the President speak at a public gathering. Mr. Ocan is now a shining example of this vision. He is growing a variety of crops and fruits e.g. bananas, sunflower, maize, avocado, jackfruits, oranges, pawpaw and mangoes.

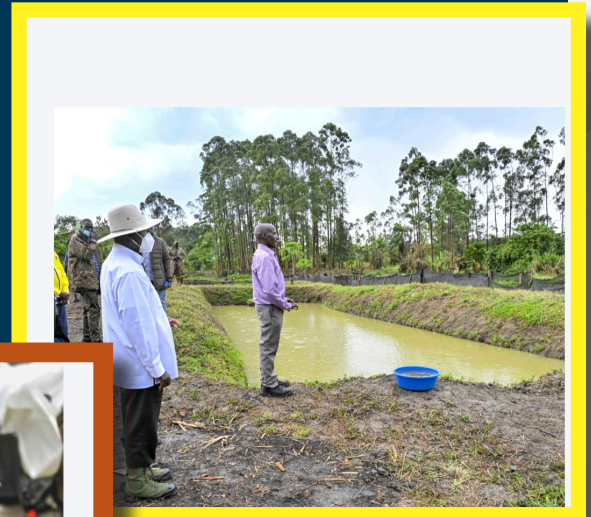


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Mr. Jackson Mpagazihe's PDM Success Story (Kikuube)



Mr. Mpagazihe received Ugx 980,000 from his PDM SACCO in 2023. He used Ugx 500,000 to construct a fish pond and added Ugx 20,000 (from his savings) to the remaining 480,000, to buy fingerlings. After 8 months, he harvested his first batch of fish, and sold off 150 fish at Ugx 5,000 each, earning Ugx 750,000. After 1 year and 2 months, he had earned a total of Ugx 1.5 million. He re-invested the earnings in other fish ponds and currently, Mr. Mpagazihe owns 6 fish ponds with 20,000 fish.

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MORE PDM SUCCESS STORIES.



Hon. Kyeyune Haruna Kasolo
Minister of state for Microfinance, monitoring PDM with H.E the President alongside the first lady Maama Janet Museveni



Dr. Ssengonzi E. Damulira is the Accounting Officer at the MFPED, responsible for the timely capitalization of PDM SACCOs.



PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



More Pdm Activities.



PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



More Pdm Activities.

PDM Beneficiaries at work

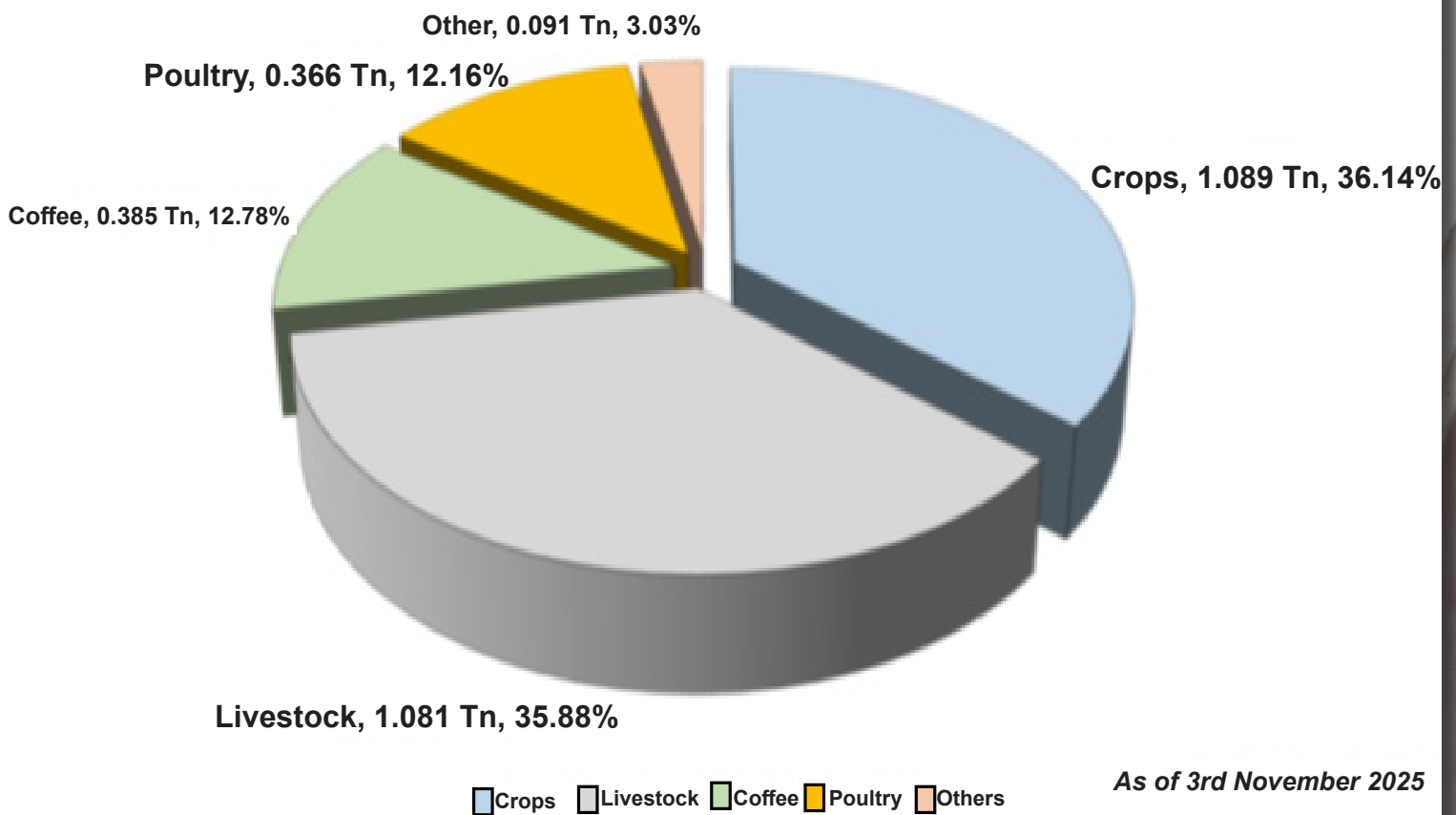


PDM GOAL:

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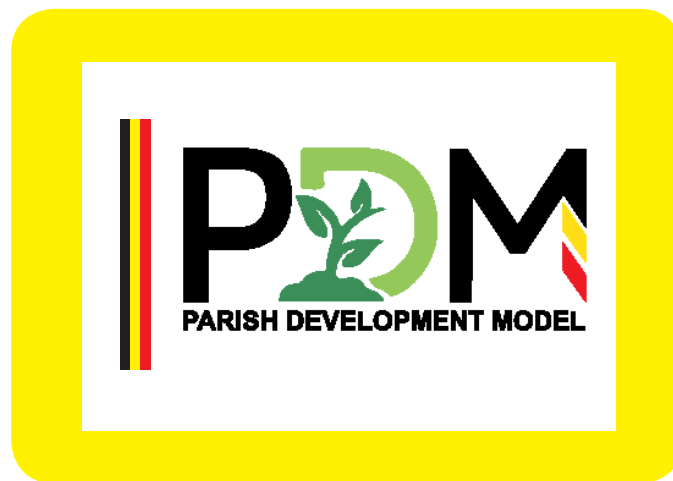


What has PDM Money Been Borrowed for?



PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.



ENTERPRISE UGANDA

PDM GOAL:

To increase Household incomes and improve the quality of life of Ugandans with a specific focus on the total economic transformation of the subsistence Households into the money economy.