



Benjamin Mukasa

Host organization: 4G Capital

Fellow position: Country Manager, Uganda

Fellowship duration: July 2024 – June 2025

Degree: BBA (Finance), MBA (Credit & Strategy)

Professional experience: 16 years



Summary

As Country Manager for 4G Capital Uganda, I led a strategic turnaround focused on profitability, operational efficiency, and expanding access to finance for underserved MSMEs. My role spanned finance, operations, product, and people—driving performance, compliance, and impact.

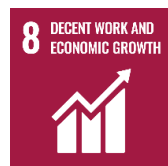
The problem 4G Capital aims to tackle

Over 80% of Uganda's businesses operate informally, with limited access to affordable credit. Banks often exclude them due to lack of collateral and credit history. As a result, 52% of MSMEs fail within 3 years. Women and youth—who make up 70% of informal entrepreneurs—remain especially underserved.

The solution 4G Capital provides...

- Short-term working capital loans with embedded financial training.
- Data-driven lending based on character and capacity—not collateral.
- Flexible, responsible lending with 95%+ repayment rates.
- A scalable model with 26+ branches and \$80M+ disbursed across 0.8M+ loans.

... contributing to the SDGs:



Opportunity for a Fellow

- Steer country growth strategy (Uganda)
- Improve operating efficiency and branch profitability
- Drive stakeholder engagement (UMRA, FITSPA, BOU)
- Align team to new KPIs and business structure
- Champion compliance and product delivery execution

"My experience as a Fellow..."

... serving as Country Manager of 4G Capital Uganda has been both humbling and transformational. I joined at a pivotal time—driving the scale-up of financial inclusion tools for MSMEs, improving unit economics, and championing a performance-driven culture. The opportunity to lead a mission-aligned, fast-paced fintech team during Uganda's tightening regulatory environment deepened my leadership capacity, operational resilience, and stakeholder diplomacy. I'm grateful to LGT VP for the platform and the lifelong network of peers."

- Benjamin Mukasa



Benjamin's achievements...

- Reduced Uganda business unit's operating loss by 31%, Q1 2025
- Reduced monthly operating costs by UGX 95M (~\$25,000)
- Registered the highest amount disbursed (since inception at the time) for one of the products, in April 2025.
- Launched 4 new branches in high-demand regions
- Led national stakeholder engagements with UMRA & FITSPA
- Drove re-alignment of KPIs, ExCo reporting cadence, and branch accountability culture
- Mentored 3 mid-level managers; promoted 2 into strategic leadership roles
- Led Lunch & Learn sessions on personal and professional development
- Actively supported team culture through birthday wishes and staff wellness initiatives



... contributing to 4G Capital

\$25k

\$25,000/month in cost savings realized

31%

Reduction in operating loss, improved EBITDA position

4

Four (4) new branches launched

185

180+ employees led, with team morale visibly improved

Benjamin's next challenge

To further scale impact-driven finance by applying my leadership to new opportunities across fintech, development finance, or digital transformation in Africa.