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## **Terms and Conditions**

- The competition will be run on NTV Uganda and entry into the competition automatically implies consent to being part of the TV show. It also implies consent to having your story and or information about your club activities shared with the general public on the platforms selected by **dfcu**.
  - To enter the competition, Clubs will submit a simple one-page business plan explaining what project the Club plans to implement after mobilising savings from members.
  - As groups open Investment club accounts they will have a chance to join this competition. New **dfcu** Investment Clubs will qualify after all group members have made one-month contribution.
  - Existing **dfcu** Investment clubs will be eligible for the competition after consistent savings from all members onto the Club bank accounts.
  - Clubs, which are dormant and at zero balances, will qualify after all group members make 1 month's contribution to the Group account.
  - A Club whose membership is 100% all women and whose account is active can apply and qualify to enter the competition and will also enter into a special category for Women Clubs.
  - A Club whose full membership consists of the youth with an average age of 18 – 25 years, and whose account is active, can apply and qualify to enter the competition and also enter into a special category for Youth.
  - An evaluation of submitted applications will be supported by field visits to narrow down the competition out of which the top 20 club will be selected.
  - The 20 competing Clubs will then be given tasks to accomplish and make presentations before a panel of judges who will chose which clubs go through to the next level. This will go on until when the top 7 clubs are chosen.
  - In the initial stages, there shall be weekly raffle draws to keep the momentum of the competition. The accounts of the new Clubs, reactivated Clubs and existing clubs will be rewarded for growing their savings on their respective accounts. The raffle draws will happen in all regions on a rotational basis to be able to encourage participation across the whole country.
  - A participating Club should be able to field at least two representatives to take part in the TV show if successfully selected.
  - Investment Clubs that have members who work with any of the sponsoring partners are not eligible to participate.
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