



FACULTY OF MANAGEMENT SCIENCES

DEPARTMENT OF ECONOMICS AND MANAGEMENT

AMONG GETRUDE

BU/UP/2024/5437

YEAR TWO

INTERNSHIP TRAINING AT FINANCE TRUST BANK

FROM 26TH MAY 2025 TO 14TH JULY 2025

**AN INTERNSHIP REPORT SUBMITTED TO THE FACULTY OF
MANAGEMENT SCIENCES IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF
A BACHELOR'S DEGREE OF BUSINESS
ADMINISTRATION OF BUSITEMA
UNIVERSITY**

14TH July 2025

DECLARATION

DECLARATION

I Among Getrude do here by declare that this internship report is my own work and has never been submitted in any institution of higher learning and was written in respect of the rules and regulation of Busitema University and Finance Trust Bank.

AMONG GETRUDE

REG NO. BU/UP/2024/5437

Sign..... *Among*

Date..... *29/8/2025*

APPROVAL

APPROVAL

With great honor and pleasure, I hereby approve that this internship report was prepared by **AMONG GETRUDE REG.NO BU/UP/2024/5437** a student of Busitema University faculty of management sciences with Finance Trust Bank and the exercise was carried out smoothly under my supervision and it's now ready for submission under my approval.

FIELD SUPERVISOR

SIGNATURE.....

Mr. SAMUEL MUKASA

DATE.....



ACADEMIC SUPERVISOR

SIGNATURE.....

Mr. EMUSUGUT DESTERIO

DATE.....

A handwritten signature in black ink, appearing to be "E. Desterio", written over a dotted line.

30/8/2025

ACKNOWLEDGEMENTS

Firstly, I would like to sincerely express my gratitude to **the almighty God** who gifted me with life, protection, wisdom, patience and the ability to do and complete my internship.

Secondly, I would like to extend my sincere gratitude to the management of Finance Trust Bank Pallisa branch for granting me an opportunity to train with them, am grateful for the commitment and willingness to help and guide me through the entire internship training. Without their untiring help and cooperation with regards to obtaining data of various books of accounts, this report wouldn't have been possible to finish.

Special appreciation goes to my field supervisor who is also the manager **Mr. SAMUEL MUKASA** for the effort he has put in to ensure that I gain the required knowledge and information about my career, the regional manager **Mr. IAN OTTO** and my lecturers; **Mr. EMUSUGUT DESTERIO, Mr. BRIAN WADAMBISHA, Mr. ESUKU JOSPEH, Mr. EMOJONG RONALD, Mr. ISMAEL OKIROR** to mention but a few for their untiring help and knowledge rendered.

Gratitude goes to my parents **Mrs. Iluba Sarah** and **Mr. Ibula Charles** my dear brothers and sisters, friends for the support during the internship exercise.

Special thanks also go to all the employees of Finance Trust Bank Pallisa branch; the credit supervisor, accountant to mention but a few for the knowledge they shared with me and the spirit of togetherness that they exhibited throughout the entire training period.

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LIST OF ABBREVIATIONS AND ACRONYMS

FTB	Finance Trust Bank.
DSO	Direct Sales Offices
SMEs	Small and Medium Enterprises.
PDM	Parish Development Model
LPO	Local Purchase Order.
RTGs	Real Time Gross Settlement.
EFT	Electronic Funds Transfer.
DSTV	Digital Satellite Television.
ATM	Automated Teller Machine.
CSO	Customer Service Officer.
NIRA	National Identification and Registration Authority.
CSO	Customer Service Officer.
AML	Anti-Money Laundering.
NSSF	National Social Security Network.
URA	Uganda Revenue Authority.
MTN	Mobile Telephone Network.

EXECUTIVE SUMMARY

Internship is a period of work experience offered by organizations to give students and graduates exposure to the working environment often within a specific industry which relates to their field of study.

It can also be referred to as an experience that should enhance a student's academic career & personnel development supervised by a professional in the field.

My internship report therefore comprises of the introduction of the report with a brief description and location of place of attachment, its objectives as well as activities done by the organization.

The internship report will also explain the activities, tasks and responsibilities assigned during the internship period such as;

Account opening, handling customer inquiries, making daily reports, making requisitions, crediting and debiting accounts, bank reconciliation, making accountabilities for the money used, making periodical bank statements, with the cashbook analysis of the bank statements in comparison with cashbook entries. It also involves identification of direct deposits, un presented cheques, standing orders and bank charges and also giving lessons, new knowledge and skills gained during this internship period.

The report will further discuss the challenges and limitations, which I went through and experienced during my internship period with Finance Trust Bank such as lack of transport, slow banking network, language barrier, lack of lunch, strict dressing code, making mistakes.

In Conclusion, Finance Trust Bank is a place full of opportunities for internship exercise and of a great importance for the interns.

The report will also have a summary of key issues during intern as well as the recommendations for both the university and Finance Trust Bank.

Lastly the report will also have references and Appendices

CHAPTER ONE

INTRODUCTION

An internship report is one of the major tools required for the award of a bachelor's degree in business administration at Busitema University. It is of high value in that it helps the student to apply lecture work in actual practical work, gain potential knowledge and exercise good relationship at the work place.

Internship is a work-related learning experience that provides a student with the chance to gain important knowledge and skills in a career related field that is or not directly related to their academic study. An internship provides exposure to career fields of interest without making a permanent commitment. It is compulsory for every student pursuing any Bachelor's Degree in Business Administration in the Faculty of Management Sciences, Department of Economics and Management at Busitema University; it is carried out for a period of eight weeks (two months).

1.1 Location and description of place of field attached.

The internship was carried out at Finance Trust Pallisa Branch, located in the Eastern part of the country Pallisa town Plot 11 Gogonyo road.

Finance trust bank has its headquarters in Kampala city Plot 22B TWED Plaza Lumumba Avenue where all activities start from, in the eastern part of Uganda FTB Pallisa Branch is controlled by the regional branch at Mbale city.

1.1.1 Description of place of attachment.

The organization is known as Finance Trust Bank (FTB). It is headed by **Dr. Naigulu Annet Mulindwa** as the managing director.

FTB Pallisa branch where I did my internship from is headed by the branch manager **Mr. Samuel Mukasa** who is also my field supervisor.

FTB is a licensed and regulated financial institution by Bank of Uganda under license number A1.028.

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