

Creatives and Money:

Financial Management for Uganda's Creatives



This November, creatives gathered for a powerful and practical session on financial management facilitated by Danstan Kisuule. The room was full of dancers, designers, musicians, poets, filmmakers and other creatives/artists who often find themselves working from one gig to the next, constantly negotiating between passion and survival. This learning space was created through a collaboration between Kampala Film Development Foundation, the Uganda National Cultural Centre and the Kuonyesha Art Fund. It reflected a shared commitment to helping creatives strengthen both their artistry and their financial lives. Danstan's message was simple but firm: financial independence comes from financial discipline. It is not about how much you earn, but how you manage what you have.

Danstan Kisuule is the founding chairman and long-time leader of Y-Save, a savings and investment cooperative that has grown into one of Uganda's leading schemes promoting a culture of saving, investment and financial literacy. Through his work with investment clubs, SACCOs, corporate institutions, and personal finance training, he has become a respected voice on how ordinary people, and creatives in particular, can use simple principles to build lasting financial stability.

He invited participants to rethink their relationship with money, pointing out that without direction and discipline, money slips away as quickly as it arrives. Many creatives, he noted, are not necessarily underpaid all the time; they simply lack a system. Income comes in, but there is no clear plan for saving, investing, or even basic tracking. Instead, people find themselves spending on things they do not truly need, sometimes to impress people who "don't even care." For artists whose work already demands so much emotional energy, this cycle can be exhausting. The first step toward breaking it is cutting down impulse buying and learning to spend only on what is necessary.



From there, Danstan turned to the importance of keeping records/data. "Keep data. Your pattern will come from your data," he emphasized. A simple record of daily expenses, however small, can reveal powerful truths: where the money goes, what drains income, what actually brings money in, and where to cut back. Financial growth, he reminded the room, starts with clarity, and clarity comes from tracking. Once a creative

can see their own financial patterns on paper, they can begin to make different decisions.

He also challenged creatives to focus on the skills that bring them income. Rather than scattering their energy everywhere, they were encouraged to build and refine the abilities that people are already willing to pay for, and to increase the channels through which that income can come. Part of this is thinking beyond only active work and beginning to build a passive income portfolio. Creativity is a gift, he said, but professionalism is what turns that gift into a sustainable livelihood.

Saving, for Danstan, is not a luxury for people who "have a lot." It is a discipline that anyone can begin to build, even with small amounts. "The discipline is more important than the amount," he insisted. Savings are about planning for the future, creating a cushion, and moving away from constant dependence on loans and emergency borrowing. At the same time, he cautioned against using savings to jump into unverified businesses or schemes that promise extraordinary profits. If you don't understand it, don't invest in it. Good investment, he said, should build your future, not drain your hard-earned savings.





Another important point was timing. Opportunities, he reminded participants, are not guaranteed to return.

Many people recognise a good opportunity when it appears, but they are unable to take it because they did not prepare financially. “Don’t let money make the decision for you because you failed to plan,” he warned. The invitation was clear: begin preparing now so that when the right chance appears, you are ready to move.

Throughout the session, Danstan encouraged creatives to avoid emotional investing and emotional spending disguised as “business”. Before putting money into any venture, they should ask questions, seek advice, understand the model, and walk away from anything that sounds too good to be true. He also shared a simple budgeting principle: aim to live within about sixty percent of your income, and use the rest for savings, projects, emergencies, and investments. Finance, he said, works on principles. If you respect the principle, money will respect you.



By the end of the session, the message had settled deeply: discipline creates independence, and independence unlocks creative freedom. To thrive, creatives must move from emotional, moment-by-moment decisions to data-driven, intentional choices. In a space where talent is abundant, but structures are often weak, this collaborative class was a reminder that financial management is not the enemy of creativity. It is one of the tools that keeps creativity alive. The session was open to artists, creatives, performers, filmmakers, designers, cultural producers, arts entrepreneurs and others, and in total it brought together forty participants from across the creative sector, all exploring how to pair their practice with stronger financial discipline.





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