



COMPANY PROFILE

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1.0 COMPANY BACKGROUND

FRIENDS Consult Ltd (FCL) was incorporated in 1997 as a limited liability company to provide financial, business and general consultancy services. Since incorporation, the company has served scores of corporate and individual clients in diverse sectors, ranging from private-sector companies, local and international Non-Governmental-Organizations (NGO), aid agencies, and Government projects.

1.1 Our Vision

Sustainable Private Sector Led Economies

1.2 Our Mission

Helping our clients to excel through high quality, innovative solutions in business and related socio-economic sectors

1.3 Our Core Values

- ☛ Integrity and transparency
- ☛ Honour and respect for all persons
- ☛ Customer delight

1.4 Brief Profile of FRIENDS Consult Ltd

FRIENDS Consult Ltd (FCL) is an innovative, client responsive consulting firm that started operations in October 1997 growing over the years through dedicated service to its clients.



All work accomplished by FCL has often received responses like “excellent” from our clients mainly due to our approach in delivering solutions while ensuring high levels of professionalism and quality assurance.

To this end, FCL was recognised amongst the leading TOP 100 middle sized companies in Uganda in 2013.

With over 80% of FCL’s projects having been undertaken in rural / pro-poor finance, the company has built a track record in delivering solutions to its customers and enjoys close relationships, trust and confidence in the regional market with governments, development partners and the financial sector stakeholders.

2.0 WHAT WE DO / OUR SERVICES

Our core business can broadly be categorised into the following core areas:-

- 
- **Microfinance Capacity Building**
 - **Banking Sector**
 - **Corporate Business Development**
 - **Socio-economic Development**
 - **MSME Development**

Our key areas of concentration for each of the core include:

Microfinance Capacity Building: (Strategic and Business plans for MFIs and network organizations, institutional diagnostics, product review and development, market research, Agricultural Finance, training, branch feasibility and profitability studies, human resource skill audits, development of systems manuals and MFI transformation)

Banking Sector: (Organizational assessments, bankable feasibility studies, strategic and business plan formulation, evaluation of SME projects, development of systems manuals and Business valuations; training, product development, capacity needs assessment)

Corporate Business Development Services: (preparing feasibility studies / bankable business plans, conducting market research, preparing strategic / business plans, designing or strengthening accounting & internal control systems, developing and conducting training programs in strategic, managerial, operational and other areas, carrying out organizational diagnostics and recommending growth, recovery strategies, conducting operational systems analysis and design, conducting financial analyses and cash flow projections, human resource / skill audits, conducting governance needs assessments, developing market strategies, penetration plans and offering technical assistance for implementation)

Socio-economic Development: (Programme/project evaluation; Needs Assessments; Baseline Surveys; monitoring and evaluation and operational audits; Programme Review & Design; Organizational Assessments / Diagnostics Sector profiling, sector assessments, policy analysis, economic assessments, macro-economic strategy development)

Micro Small and Medium Enterprises Development services MSME Improvement Services: (Training in Entrepreneurship and other Skills, Project and Program Evaluations, Market Research for MSME identifying their problems, all Consultancies / Technical Assistance mentioned under Corporate Business)

2.1 OUR APPROACH TO ASSIGNMENTS

Our business philosophy is shaped by our experience in the consulting business - that our clients need solutions. As a firm, we do not offer 'products'. We work with each client to deliver creative solutions that enhance their performance. Our emphasis is towards **problem solving** for each of our clients.

We work out solutions that are suitable to each client's needs, in addition to responding to the client's Terms of Reference.

We ensure that our outputs and deliverables are of excellent quality, offering high value-for-money to our clients. To effect all these, we use following approach:

- ✓ Before we embark on any assignment, we endeavour to gain the same level of understanding with the client on the purpose, objectives and how the results from the assignment will be utilized.



- ✓ From the word "go", we work together with our clients to deliver solutions that respond directly to their problems.
 - ✓ We ensure strict confidentiality and mutual trust.
 - ✓ We maintain close relationships with our clients and freely advise them of any opportunities or trends affecting them.
- ✓ We produce reports in a timely and efficient manner, often ahead of deadlines.
 - ✓ We deliver qualitative and quantitative, well analyzed and balanced reports, views, opinions, and recommendations that add value to our clients.
 - ✓ Before concluding any assignment, we discuss how the findings meet or address the client's problems and expectations.
 - ✓ We always go an extra mile to help the clients achieve their desired goals.

MICROFINANCE

MICROFINANCE CAPACITY BUILDING

What is Microfinance Capacity Building?

These are efforts, projects/ programs, schemes and activities that are aimed at building both the institutional and human resource capacity of the microfinance institutions so that they can more ably and satisfactorily serve their growing customer-base while becoming operationally and financially more sustainable. Under microfinance capacity building, FRIENDS Consult focuses on all areas of pro-poor finance that include agriculture finance; renewable energy, micro leasing, housing finance.

How do we deliver Microfinance Capacity Building?

FCL is an integral part of Uganda's microfinance industry and fully participates in all key industry events. This way, we detect needs of clients. At the same time, industry colleagues call on us to render our expertise where they need it. FCL has always taken on a participatory approach in working with client to first identify the real areas of need that should be addressed before providing the solutions to enhance the client / institution's performance. Our solutions are based on microfinance best practices taking into consideration the institutional capabilities and the market situation.

Why choose FRIENDS Consult Ltd for your Microfinance Capacity Building needs?

FRIENDS Consult offers specialized know – how in the field of microfinance and as a result;

- Have a track record in providing microfinance capacity building initiatives that have always been rated "excellent " by our clients
- Use a participatory approach at every stage of any assignment to ensure that the solutions are tailored to the client's needs
- We balance the needs of clients in terms of operational, governance, market competitiveness and other aspects with the aim of helping them to grow while minimizing risk.
- We have been retained by all the MFIs and support organizations we have worked for to undertake more assignments. Our services are appreciated and thus our relationship with them is highly valued.

Microfinance Capacity Building as FRIENDS Consult's hedgehog (core services) encompasses the following areas;

- i. Institutional Capacity Building
- ii. Energy Finance
- iii. Ag/ Rural Finance
- iv. Financial Inclusion/Literacy
- v. Project/ Programme Design and Management
- vi. Project/ Programme Evaluation
- vii. Country/ Sector Capacity Building
- viii. Regulation
- ix. Training

Typical assignments we have undertaken for Microfinance Capacity Building

Client Name / Organization	Consultancy assignments taken
Institutional Capacity Building	
<p>The Rural Finance Project/ International Fund for Agricultural Development (IFAD) – Gambia (2013)</p>	<p>Project Name: Comprehensive assessment of the Rural Finance Project and Institutional strengthening of the microfinance institutions/non-bank financial institutions in Gambia.</p> <p>Project objectives: Assessing and provision of technical assistance in strengthening of the microfinance institutions/non-bank financial institutions. The study was aimed at enabling sustainable development of VISACA and NBFIs networks that would enhance the accessibility and impact of the rural poor to a broad range of financial services throughout the country. For the VISACAs particularly, emphasis was to be put in ensuring the women and youth have access to financial services through project interventions and for which these target groups have greater say in the whole operations of the VISACAs.</p> <p>Project activities: The assignment, divided into two phases involved the following activities: -</p> <p>a) Phase 1: Preparations involving a mission to the project involved the following activities: - Held start up meetings; Assessed the state of project implementation since its launch in 2008; Discussed implementation constraints; Undertook field mission to interact with the VICASAs and community members; Developed a multi-year and detailed annual workplan with corresponding budget requirements and Prepared a phase 1 report including a road map of support to be provided to the project</p> <p>b) Phase 2: Provided technical support to RFP for implementation of planned activities; Proposed integrated monitoring system; Developed a global and conceptual framework for sustaining the VICASAs; Led in the establishment of a pilot training fund aimed at addressing training and capacity building needs of the MFIs; Provided continuous support to the NBFIs in product development; Reviewed the draft national microfinance policy and provided technical backstopping to the RFP by quarterly</p>

	visits and periodic reports.
TJX Europe (2014)	<p>Project Name: TJX- Self Assessment of craft groups in Rwenzori and Kampala region</p> <p>Project objectives: Aiding TJX’s vision to evolve from an “aid-based” to “trade-based’ relationship with the communities through using its purchasing power</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Supported the process of Self-Assessment across all supply chains with her Vendors in Uganda. b) Trained TJX vendors to understand the requirements against which they are self-assessing so that they would complete the process of self-assessment and also develop an action plan for continuous improvement and get a clear picture of the risks associated with TJX vendors as well as enable each of its vendors to develop a credible plan to mitigate those risks, starting with the most serious ones.
TJX Europe (2014)	<p>Project Name: Facilitation on the TJX vendors code of conduct and Fair Trade principles to Bundikakemba co-operative society in Bundibugyo</p> <p>Project objectives: Supporting the process of Self-Assessment across all supply chains with her Vendors in Bundikakemba co-operative society in Bundibugyo district</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) FCL trained TJX vendors to understand the requirements against which they are self-assessing to complete the process of self-assessment and b) Developed an action plan for continuous improvement; c) Get a clear picture of the risks associated with TJX vendors as well as enable each of its vendors to develop a credible plan to mitigate those risks, starting with the most serious ones.
TJX Europe (2014)	<p>Project Name: Bank Study for craft producer groups in Fort Portal and Kasese</p> <p>Project objectives: Addressing the failure of the craft groups to reconcile balances which often caused confusion and worry amongst the members.</p>

<p>Uganda Small Scale Industries Association (USSIA)</p>	<p>Project Name: <i>Financial Services Survey of USSIA Members</i></p> <p>Project objective: The objective of the consultancy was to identify appropriate financial products for USSIA members and support required to enable them better access to financial services.</p> <p>Project activities: a) Identifying products offered by Financial Institutions and related initiatives which are appropriate for USSIA members and how they match the needs/demand of the members; b) Identifying possible support by USSIA to facilitate the access to financial services and to enhance creditworthiness of its members.</p>
<p>Kitgum District Farmers' Association (KIDFA)/SNV</p>	<p>Project Name: <i>Organisational Self-Assessment (OSA) and Development of 3-year Strategic Business Plan.</i></p> <p>Project objective: The OSA focused on reviewing the strengths and areas for improvement, which would in turn inform development of the business plan.</p> <p>FRIENDS Consult accordingly provided the required institutional development support by facilitating the OSA and developing a 3-year strategic plan aimed at making KIDFA more responsive to the needs of the farmers within the district, operate effectively and efficiently and grow.</p>
<p>Arcadia Cottages, lake Mbuero national park, Uganda</p>	<p>Project Name: <i>Business Analysis and business plan for the development of an upscale tourist lodge in lake Mbuero national park.</i></p> <p>Project activities: The assignment involved articulation of the concept for Arcadia Cottages that aimed at developing tented camps and African themed accommodation for tourists around Lake Mbuero National Park area and analysis of the site. The output was a bankable business plan that enabled the client to obtain loan funding to complement their own equity in putting up the facility.</p>
<p>Kitgum Women Bee Keepers Association (KITWOBEE), SNV</p>	<p>Project Name: <i>Organisational Self-Assessment (OSA) and Development of 3-year Strategic Business Plan.</i></p> <p>Project objective: The OSA focused on reviewing the strengths and areas for improvement of the women's association. Information</p>

	generated was aimed at developing a 3 year business plan to guide the operations of the association during the planning period.
Matama Hardware Limited, Kampala	<p>Project Name: <i>Feasibility Study for Property Development of a Four Storied Hostel Block in Kampala.</i></p> <p>Project activities: FCL assessed the project business viability including market potential, organisational capacity and project performance. The study concluded on the high business potential leading to access of a bank loan for the client that has enhanced successful operations.</p>
Millennium Tours & Travel Limited (MTTS)	<p>Project Name: <i>Developed a Business Plan for the Introduction of the Road Haulage Service</i></p> <p>Project activities: The assignment involved a demand and supply study of the market and preparation of the business plan. This enabled MTTS to acquire a term loan that enabled them to finance diversification of their project.</p>
Kyampisi Farmers Limited: Local fuel transporters, Uganda.	<p>Project Name: <i>Feasibility Study for a Bankable Term Loan and Training in Internal Controls</i></p> <p>Project objective: The study aimed at attracting potential financiers and its results (business plan), lead to the term loan acquisition and successful business expansion of the fleet by 20 vehicles.</p> <p>Project activities: FCL also mentored KFL staff in the use of the accounting system and trained the management and staff to appreciate their roles in ensuring the smooth implementation of proper internal controls.</p>
Gospel Assembly Believers' Business Club	<p>Project Name: <i>Design of an Accessible and Practical Course on 'Entrepreneurship Skills' for the Club Members</i></p> <p>Project activities: FRIENDS Consult developed and delivered the course that covered key business principles for a successful enterprise. The training specifically covered areas of planning, financial discipline, promotion and sales volume development, customer care, quality control and partnership development.</p>
Afri-Asia Uganda Ltd	<p>Project Name: <i>Business auditing of the company</i></p> <p>Project activities:</p>

	FCL undertook a company diagnostic by analysing the business activities, staff and management skills and practises, governance style and processes in place and made the necessary recommendations. This helped to support the business growth by increasing its capacity within the constraints of resources availability.
The Nabagereka Trust Development Fund	<p>Project Name: <i>Design of Nabagereka Trust Development Funds</i></p> <p>Project activities: FRIENDS Consult undertook a market research and designed a six-year strategic plan including major SMME development components of the Nabagereka Trust Development fund.</p>

Client Name / Consultancy assignments taken Organization	
Strategic and business planning assignments	
<p>Ugafode Microfinance Limited (MDI) is incorporated as a limited liability company (limited by guarantee) and supervised by Bank of Uganda.</p> <p>(2014)</p>	<p>Project Name: <i>Development of a Strategic and Business Plan</i></p> <p>Project objectives: Reviewing the business operations of the firm, strategic goals and development of a competitive market review of the organization</p> <p>Project activities:</p> <ol style="list-style-type: none"> Undertook an institutional assessment Undertook a limited market study in two branches Worked with senior management to facilitate the 5 year business plan Final business plan with clear goals, strategies and work plan for operation.

Client Name / Organization / Consultancy assignments taken	
<p>Development of strategic plans for Mushanga SACCO, Matete SACCO, with funding from Agribusiness Trust - 2015</p>	<p>Project Name: <i>Development of strategic plans for Mushanga SACCO, Matete SACCO, 2015 - 2019</i></p> <p>Project activities:</p> <ol style="list-style-type: none"> Reviewed all the organization's policies Reviewed each of the SACCOs' business models including governance; treasury and finance; operations; MIS; human resources; products; markets; infrastructure as well as key partnerships and affiliation Reviewed the operating environments of each of the SACCOs including political, social, competitive, technological and economic environments highlighting key strengths, weaknesses, opportunities and threats (SWOT) Facilitated strategic planning workshops for each of the SACCOs, where the boards, Supcos, management and staff of each of the SACCOs met to define their respective SACCO's vision and mission as well as devise strategies to ensure the SACCOs' continued growth and survival. For each of the SACCOs, FCL prepared 5 year financial projections/budgets.
<p>Kyamuhunga Peoples Savings Credit and Cooperative Society (KYAPS). 2014</p>	<p>Project Name: <i>Development of a Strategic Plan for Kyamuhunga People's Cooperative Savings and Credit Society</i></p> <p>Project objectives: Providing high quality financial products and services that 'meet members' needs.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Review of relevant document/ literature Reviewed current operations and overall situation Reviewed KYAPS' operating environment data/information Facilitated a 5 day strategy planning workshop Prepared Strategic Business Plan Implemented a plan/road map
Technical assistance	
<p>Ugafode Microfinance (MDI) and Regional MSME Investment Fund for Sub-Saharan Africa (REGMIFA) (2014)</p>	<p>Project Name: <i>Improving the credit Lending Methodology and Credit Risk Management for Ugafode Microfinance Limited (MDI)</i></p> <p>Project objectives: Improving credit Lending Methodology and Credit Risk Management for UGAFODE Microfinance Limited (MDI); including improving the credit process for adequate management of the credit and operational risks.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Reviewed the credit lending methodology

Client Name / Organization	Consultancy assignments taken
	<ul style="list-style-type: none"> b) Conducted Training needs assessment c) Trained and mentored the credit lending personnel, d) Improved the lending methodology and the overall credit risk management process.
<p>Stromme Foundation East Africa (SFEA) and Nsindikanjake SACCO operations - CBS-PEWOSA</p> <p>(2015)</p>	<p>Project Name: <i>Technical Support for the Set-Up and Management of CBS Powesa SACCO</i></p> <p>Project objectives: Enhancing setup and management of CBS Nsindikanjake SACCO operations</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Assessed the level of institutionalization of the SACCO in aspects of regulation & supervision, identification of any institutional gaps and exploration of possible opportunities. b) Reviewed the existing SACCO procedures and systems in place, to assess whether they were adequate for the SACCO to deliver appropriate services to the members c) Reviewed the Board plans to ensure that their aspirations and plans were properly aligned with the national and statutory requirements for setting up SACCOs. d) Reviewed training materials to identify any needs for training of staff in new systems, procedures, and also to develop necessary internal controls so as to limit risks in the SACCOs. e) Assessed the capacity of the existing staff to appropriately execute their duties and advise the SACCO Board and management on the future recruitment plan and eligibility criteria that ensures equal opportunities and unity within the diversified nature of the association's members. f) Advised on the development of new products in credit and savings products for various segments of the members g) Assessed the effectiveness of the risk management policy and framework to establish whether it is comprehensive enough and properly institutionalized. h) Reviewed the MIS system that was being used for loan tracking and accounting; suitability and robustness to manage the operations. i) Trained the Board on Corporate governance and effective supervision and regulation of the SACCO; including financial management, Portfolio analysis and risk management. j) Advised the SACCO Board and management on the suitable framework for partnership building and networks to further the objectives of the SACCOs. k) Reviewed the current Business plan and made necessary adjustments to suit and guide the SACCO's aspirations

Client Name / Organization		Consultancy assignments taken
STROMME Microfinance East Africa and Community Volunteers and Initiative for Development (COVOID) - (2015)		<p>Project Name: <i>Technical Support for the Setup and Management of the COVOID SACCO</i></p> <p>Project objectives: Strengthening the capacity of SACCOs/Microfinance institutions (MFIs) formed under COVOID, so that they are professionally and sustainably managed (governance, policies, operations, systems, human resource capacity building).</p> <p>Project activities:</p> <ol style="list-style-type: none"> Reviewed the current reporting mechanisms for the SACCO and building the staff capacity in delivering different types of reports to the Board, Donors and other stakeholders Assessed the infrastructural challenges facing the SACCO and recommended strategies for addressing the challenges Identified any new procedures and systems that may be required to enable the SACCOs to deliver services to their members as per the best practices in the industry. Assisted to put in place those identified systems and procedures. Assisted in the alignment of the Board's aspirations and plans with the national and statutory requirements for setting up SACCOs. Trained staff in the new systems, procedures, and also developed necessary internal controls so as to limit risks in the SACCOs. Supported training in MIS and in the process of installing the MIS Drew up member recruitment plan and eligibility criteria that ensure equal opportunities and unity within the diversified nature of the association's members. Reviewed the current policies and development of new policies and procedures necessary for business growth Built frameworks for partnership building and networks to further the objectives of the SACCOs. Developed a short term Business plan for 2 years to guide the SACCO's aspirations.
STROMME Microfinance East Africa and WATOTO A HISA (WAHI) - 2015		<p>Project Name: <i>Technical Support for the Setup and Management of the Microfinance Institution Operations For WAHI Financial Services</i></p> <p>Project objectives: Strengthening the capacity of the formed MFIs by WAHI Financial Services to enable her to professionally and sustainably manage its operations in a bid to deepen the community managed microfinance (CMMF) program and make it more holistic and sustainable in the long run.</p>

Client Name / Organization	Consultancy assignments taken
	<p>Project activities:</p> <ul style="list-style-type: none"> a) Identified new products and procedures and systems to enable the MFI to deliver services b) Assisted in the alignment of the Board’s aspirations and plans with the national and statutory requirements for setting up an MFI. c) Trained staff in the new systems, procedures, and also developed necessary internal controls so as to limit risks in the MFI. d) Developed a member recruitment plan and eligibility criteria that ensure equal opportunities and unity within the diversified nature of the association’s members. e) Reviewed the current policies and developed new for business growth f) Built a framework for partnership building and networks to further the objectives of the MFI. g) Developed a short term Business plan for 2 years to guide the MFI’s aspirations
<p>Kolping Entrepreneurs’ Development Programme KEDEP (U) Ltd and Strømme Microfinance East Africa Limited (SMF EA Ltd) (2015)</p>	<p>Project Name: <i>Capacity Building of Kolping Entrepreneurs’ Development Programme in the Areas of Business Planning, Development of Finance Policy and Manual and Loan Processes Procedures Manuals and Human Resources Policy</i></p> <p>Project objectives: Enhancing strategic planning and development of policies and procedures for human resources management; finance; risk management and credit (loan policy).</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Development of a business plan b) Development of the finance policy and manual c) Development of loan policy and processes and d) Development of manual and the human resources policy
<p>Access to Finance Rwanda (AFR) – 2015</p>	<p>Project Name: <i>Capacity Building of Three Tea Savings and Credit Cooperatives (Mulindi, Shagasha and Coopec Tea SACCCO) in Rwanda</i></p> <p>Project objectives: Supporting capacity building initiatives at the three (3) Savings and Credit Cooperatives to improve their professionalism and institutional capacities for improved service delivery. It was envisaged that the improved performance of the three institutions would result in better service delivery to the rural communities in general and the smallholder tea growers in particular, thereby improving their livelihoods and also ensuring the overall institutional sustainability of the SACCOs.</p>

Client Name / Organization	Consultancy assignments taken
	<p>Project activities</p> <ul style="list-style-type: none"> a) Undertook a rapid assessment of the three SACCOs to gain an understanding of gaps that need to be addressed and recommend for appropriate interventions b) Reviewed and developed the business plans, policies, procedures, products and other financial services tools c) Identified all training gaps of all operational staff based which provide practical training, coaching and mentorship
<p>Access to Finance Rwanda – 2015</p>	<p>Project Name: <i>Development of Internal Controls Procedures Manual for the Umurenge SACCOs</i></p> <p>Project objectives: For strong and robust internal controls to guide board, management and staff of the Umurenge SACCOs in the execution of their daily operations to ensure that the new emerging risks exposure are properly managed.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Documentation of a strong and robust internal controls including policies, procedures and mechanisms that management that staff MUST comply within daily operations to ensure that new risks are mitigated. b) Separation of duties at every stage of activities and clearly indicate who does what and who authorizes each process of operations conducted by the Umurenge SACCO. c) Great care to identify and define the various risks as a strategy of putting into context the new internal controls.
<p>GRAMEEN/ENCOT (2014)</p>	<p>Project Name: <i>On-Site Internal Audit Consultant</i></p> <p>Project objectives: Building ENCOT’s capacity to implement and monitor internal controls that help prevent, detect, and correct non-compliance with policies and procedures as well as deal with fraudulent activities.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Worked with the newly recruited Internal Auditor, through a hand holding approach to enable him gain the relevant skills and knowledge necessary to effectively perform the internal audit function. b) Conducted a risk assessment and developed a risk profile for the organisation. c) Developed an internal audit policy and procedures manual. d) Developed an audit plan. e) Train the new Internal Auditor in conducting on-going and annual requirements.
<p>Grameen Credit</p>	<p>Project Name:</p>

Client Name / Consultancy assignments taken Organization	
<p>Agricole Foundation / Encot</p> <p>(2014)</p>	<p><i>Technical Assistance Mission Review of Operations Manual and Risk & Delinquency Management Training for ENCOT</i></p> <p>Project objective: Reviewing ENCOT's operations procedure and developing a comprehensive operating manual that encompasses customer service, client targeting, credit analysis and delivery channels while taking into consideration decentralisation with branches.</p> <p>Activities</p> <ol style="list-style-type: none"> Reviewed the operations process at ENCOT and suggested changes to improve the service delivery experience at ENCOT to both walk-in / individual clients and field based customers. Developed a comprehensive up-to-date operations manual to guide day to day delivery of ENCOT services in the branches. Developed an electronic loans application tracking and credit analysis tools essential in supporting credit officers and credit committees to follow-up loan applications and in making faster and accurate loan decisions throughout the credit application cycle. Trained credit managers and staff in managing credit risk and delinquency, using the updated operations manual and tool. <p>Project results</p> <ol style="list-style-type: none"> Revised operations manual, complete with process maps to inform the day-to-day organisation and delivery of credit and associated services Developed a robust Excel based tool for tracking customer credit application and performing credit analysis
Financial Product development	
<p>Finance Trust Bank Limited</p> <p>(2014)</p>	<p>Project Name: <i>Market research and solar loan product concept, prototyping and among staff and clients of Finance Trust Bank</i></p> <p>Project objectives: Product expansion to include the low income earners and SME entrepreneurs, especially in rural and peri-urban areas, to improve their lighting/power by acquisition of solar power.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Expansion of the solar loan product to finance low and medium income earners and SME entrepreneurs, especially in rural and peri-urban areas, to improve their lighting/power by acquisition of solar power. Product concept testing of the solar loan product offering and loan portfolio

Client Name / Organization	Consultancy assignments taken
	c) Development of a full range of solar loan products.
Enterprise Support & Community Development Trust (ENCOT) (2014)	<p>Project Name: <i>Developing Enterprise Support and Community Development Trust (Encot) Agrifinance Activities through Developing Group Lending Manuals, Developing Agricultural Products and Training of Trainers</i></p> <p>Project objectives: Strengthening agrifinance activities to reach the small holder farmers through developing a training curriculum and training its staff; and assisting the institution with product development adapted to a broad range of agri-sectors.</p> <p>Project activities: Objective 1: Build internal capacity of Encot staff, on group lending by determining the trainings for the credit staff; setting up a training approach</p> <p>Objective 2: Product development, adapted to a broad range of agrisector by clarify goals and set-up a plan for product development; setting-up working group for product development; defining the product development parameters; undertaking the market research; developing the product proposals and pre-testing the pilot prototype.</p>
Opportunity Bank Uganda Limited (OBUL) - 2015	<p>Project Name: <i>Consumer Market Research for increasing financial access in Northern Uganda</i></p> <p>Project objectives: Extending financial services by assessing the needs, preferences and capacities of the potential customers in Oyam and surrounding districts.</p> <p>Project activities:</p> <ul style="list-style-type: none"> • Assessed the ability to generate deposits and increase loan portfolio growth • Identified potential for financial services outreach both in breadth and depth • Assessed the ability for OBUL to generate sufficient profitability and sustain its operations • Provided recommendations for the project and lessons.
Enclude / Ugafode (2014)	<p>Project Engagement: <i>Market Research and Agricultural Loan Product Refinement/ Development</i></p> <p>Project objectives: Mini-market research to understand the agricultural loan</p>

Client Name / Consultancy assignments taken Organization	
	<p>products of Ugafode's clients including nature of economic/agricultural activities they are engaged in; their financing needs, their borrowing decisions, their experience with the current agricultural loan product, their preferred features, terms and conditions of the agriculture loan product that influence directly and indirectly their borrowing needs.</p> <p>Project activities</p> <ol style="list-style-type: none"> a) Conducted an institutional overview of Ugafode (governance, policies/procedures, systems, external and internal operating environment, strengths, weaknesses, opportunities and threats). b) Conducted a mini market research c) Developed agricultural finance product concepts/prototypes d) Developed of the product loan analysis tool and manuals for newly designed agricultural products, e) Developed of an operational procedures manual for field extension, f) Developed a monitoring and fieldwork manual to support operation
Digital finance	
<p>Financial Sector Deepening Uganda (FSDU)</p> <p>2017</p>	<p>Project Name: <i>Market research on interoperability in mobile financial services (MFS) in Uganda</i></p> <p>Project objectives Helping FSDU understand the domestic demand for Interoperability in Uganda. Specifically, the market research was intended to enable FSDU and other stakeholders to;</p> <ol style="list-style-type: none"> a) Ascertain whether there was a need for interoperability among users, non – users and agents of formal financial services. b) Identify the transaction sets demanded for among users, non – users and agents of formal financial services which can be favored by introduction of interoperability. c) Ascertain whether the lack of interoperability currently is a hindrance for any of these market segments drawing lessons on how its low-down adoption affects usage of the service d) Identify some of the existing or potential costs that the various segments (particularly agents) bear because of not having interoperability in mobile financial services e) Ascertain clients' willingness or propensity to pay for interoperability <p>Project activities;</p> <ol style="list-style-type: none"> a) Developed an Inception report b) Development of market survey tools c) Recruitment and training of researchers d) Scripting developed tools and pretesting for validity and reliability

Client Name / Organization		Consultancy assignments taken
		<p>e) Data collection using tablets in sampled areas (mobile agents and users); Preparation and submission of preliminary findings;</p> <p>f) Development of the data base;</p> <p>g) Data cleaning and analysis;</p> <p>h) Submission of an Excel worksheet and report writing.</p>
<p>Financial Sector Deepening (FSDU) Uganda</p> <p>2017</p>	<p>Project Name: Market research for the use of the mobile phones as a platform for investing in government securities.</p> <p>Project objective: To assess the overall feasibility of a retail government securities market through a mobile phone platform.</p> <p>Project activities:</p> <p>a) Undertook qualitative and quantitative research methods including key informant interviews, focus group discussions and consultative interviews with a total of 600 respondents</p> <p>b) Drew lessons from Kenya's M-Akiba that was launched where by retail investors are able to access government securities through their mobile phones.</p> <p>c) Conducted field interviews with stakeholders at the: - Macro level (Government of Uganda (MOFPED), Bank of Uganda, FSDU, Regulators, Uganda Securities Exchange, Capital Markets Authority); Meso-level: (Primary dealer banks, Current corporate investors, Mobile network, operators (MTN, Airtel, UTL, Smart and Africell) and other regulated financial institutions) and Micro level: (Current and potential retail investors, Customers of primary dealer banks, Selected mobile phone users)</p>	
<p>FINANCIAL SECTOR DEEPENING UGANDA (FSDU) AND CARE Uganda - 2016</p>	<p>Project Name: <i>Baseline Study for the Youth Digitalized Financial Services in Kibaale District in Western Uganda</i></p> <p>Project objectives: Measuring the importance of financial services access among the youth in Kibaale district to assess the current status of the project and also assess the impact of the same</p> <p>Project activities:</p> <ul style="list-style-type: none"> • Developed implementation protocol, training curriculum and materials for the field teams. • Developed quality assurance protocol that outlines checks and controls to ensure high quality of the data collected. • Undertook field teams to cover the baseline sample efficiently to the FSDU for approval. 	
Monitoring and evaluation		
<p>Access to Finance Rwanda (AFR)</p> <p>2017</p>	<p>Project Name: <i>Baseline Study and Regular Impact Monitoring for the</i></p>	

Client Name / Organization	Consultancy assignments taken
	<p><i>Umurenge SACCOs (U SACCOs) Automation Project</i></p> <p>Project objectives:</p> <p>The baseline study along regular impact monitoring were undertaken to track progress on the key performance and impact indicators in the following project outcomes: Improvement in SACCO operations and reporting; Increase in active SACCO accounts; Decrease in fraud cases; Increase in savings for SACCOs resulting from the efficiency improvements; and improvements in client perceptions of SACCOs.</p> <p>Project activities:</p> <p>a) Phase 1-Baseline Study: The goal of the baseline survey was to assess the existing conditions and issues affecting SACCOs and SACCO clients, which will help to track project progress, performance and measure change in SACCO operations in the short, medium and long term.</p> <p>b) Phase 2-Monitoring and Evaluation Support: This phase of the assignment entailed the development of a detailed monitoring and evaluation framework to include routine monitoring plan, quick surveys plan, learning agenda, midterm evaluation and impact assessment.</p>
<p>Project for financial inclusion in rural areas (PROFIRA) / Ministry Of Finance, Planning and Economic Development (MFPED)</p> <p>2016</p>	<p>Project Name: <i>Conducting a Baseline Project for Financial Inclusion project in Rural Areas (PROFIRA)</i></p> <p>Project objectives</p> <p>Establishing and mapping out the existing socio-economic characteristics of the households, borrowing and saving behaviors for benchmarking to enable future measurement of the effects and impact of the project interventions.</p> <p>Project activities:</p> <p>Conducted the household demographics of the target areas to establish;</p> <ol style="list-style-type: none"> Households asset ownership index and food security in the sample areas on the variables of financial assets agricultural production assets, physical assets and human assets Anthropometry characteristics of households –children under 5 years i.e. to calculate the indices that measure malnutrition – underweight, stunting and wasting Women Empowerments in Agriculture Index in the areas of decision making about agricultural productions, access and production assets, control over use of income, leadership in the community and time use To establish baseline information on crosscutting themes including economic activities, HIV/ AIDS prevalence and

Client Name / Organization	Consultancy assignments taken
<p>Opportunity International - UK</p> <p>March 2017</p>	<p>local leadership.</p> <p>Project Name: <i>Endline Evaluation of the Opportunity International Girls' Education Challenge Project</i></p> <p>Project objectives: To establish the success of the project in reaching marginalised girls, enabling marginalised girls to be in school, influencing marginalised girls' learning; and to document lessons learned in terms of what has worked, why and with what effect.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Reviewed the extent to which the GEC reached and affected marginalised girls Assessed the impact of the project on marginalised girls' learning Analysed the impact the GEC project had on enabling marginalised girls to be in school Reviewed what had worked, why and with what effects Assessed how the project performed against its target outputs in the logframe and did the project successfully overcome barriers to girls' education outcomes
<p>Opportunity International UK / OBUL</p> <p>2015</p>	<p>Project Name: <i>Mid-term evaluation of the Girl Education Challenge fund</i></p> <p>Project objectives: To assess key performance indicators including outcomes and documenting lessons learned from the project</p> <p>Project activities:</p> <ol style="list-style-type: none"> Reviewed the project on marginalised girls' learning, on literacy outcomes, on numeracy outcomes, indirect impact on learning, unintended impacts on learning and learning among marginalised girls Reviewed project performance on enabling marginalised girls to be in school Reviewed the extent to which project had reached and impacted on the marginalised girls Documented the project performance and key lessons learnt Assessed the scalability and sustainability of the project activities. Identified the impact of the project, as defined by the observance of improved learning and retention; Assessed Value for Money, the projects ability to deliver outcomes at an appropriate cost; Lesson Learning, defining what works to increase the enrolment, retention and learning of marginalised girls
<p>Opportunity</p>	<p>Project Name:</p>

Client Name / Organization	Consultancy assignments taken
International – UK and / OBUL 2014	<p><i>Baseline survey for the Girls' Education Challenge Project</i></p> <p>Project objectives: Designing, planning and conducting a baseline study for the project</p> <p>Project activities:</p> <ol style="list-style-type: none"> Reviewed the M&E Framework, project proposal, logframe of the project Designed and implemented a baseline study as an integrated part of the overall M&E strategy and plan for the project Held meetings with beneficiary groups, stakeholders, OBUL staff and government officials to obtain key information for designing the baseline survey framework and methodology; Developed baseline survey framework and gender disaggregated questionnaires for collecting quantitative and qualitative data that can be replicable in consultation with OBUL and Opportunity International. Conducted and lead field data collection (both for the school survey and household survey); including selecting a sample size large enough to be statistically representative and include a control survey among the sample group.
CARE International with funding support from DFID	<p>Project Name: Action Research for Village Savings and Loans Associations (VSLAs) and Bank Linkages Initiative Pilot for CARE's Banking on Change (BOC) Project, in partnership with Barclays Bank Uganda (BBU) and 4 Implementing Partner Organisation (IPOs)</p> <p>Project objective: Contributing towards improving the quality of life for the poor people by enhancing, innovating, and accelerating sustained access to savings and other financial services for the poor through promotion of VSLAs and bank linkages for the mature VSLAs.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Validation and documentation of assumptions on anticipated benefits/risks of bank linkages to targeted beneficiaries, and Identification and documentation of key lessons on what has worked and what has not worked; as well as making recommendations to inform project implementation and future programming on linkages.
Canadian Cooperative association – 2014	<p>Project Name: <i>Linking of Credit Unions (Financial Coops) to Community Finance Groups in Uganda</i></p> <p>Project objectives:</p>

Client Name / Organization	Consultancy assignments taken
	<p>The primary objective of the research was to identify the conditions for mutually beneficial linkage relationships between credit unions and community finance groups.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Measured the costs and benefits associated with initiating and maintaining linkage relationships b) Determined which types of linkages generate the greatest net benefit c) Identified the key factors that influence the above d) Drew a report to inform the development of guidelines that groups and financial co-ops can use to evaluate linkage as a general strategy and whether a particular linking relationship is beneficial. The research will also inform replication of linking approaches in other regions and countries. <p>The results of this research were used to inform the development of guidelines that groups and financial co-ops can use to evaluate linkage as a general strategy and whether a particular linking relationship is beneficial. The research also informed on the replication of linking approaches in other regions and countries.</p>
<p>DFID and Care International Uganda – (2015)</p>	<p>Project Name: <i>Learned Review Study of the Promoting Village Savings and Loans Associations Model to Augment Cash Transfers (CAST) Project</i></p> <p>Project objectives: Providing CARE International, DFID Uganda, SAGE and other stakeholders an opportunity to openly review and discuss lessons learnt over the project implementation period; with the objective to determine the carry-overs and potential replication as well as to inform future programming.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Assessed the status of the CAST project beneficiaries b) Assessed the project design as a potential innovative and mutual –addition approach to interface VSLA and cash transfer models in delivering social protection support and determining value addition of the approaches c) Assessed the efficiency and effectiveness of the project implementation approaches; and also examining the relevance of the CAST project interventions to social protection in the Ugandan context d) Assessed the sustainability strategies put in place during project Implementation e) Appraised and documented the extent to which the IPOs have developed their capacity to implement the adjusted approach of interfacing the VSLA model with that of the cash

Client Name / Organization	Consultancy assignments taken
	transfers.
UK's Department for International Development (DFID), Uganda Office and Care International	<p>Project Name: <i>Evaluation and project completion report for the 'Scaling Up Savings To Augment Income Nationally' (SUSTAIN II) Project</i></p> <p>Project activities: The assignment assessed the extent to which the SUSTAIN II project had achieved its overall goal and purpose; identified impact of the project on the target beneficiaries; appropriateness, sustainability and how replicable and relevant the VSLA model is for the other parts of the country.</p>
Austrian Development Cooperation (ADC), 2007	<p>Project Name: <i>Assessment of the activities of the Austrian Development Cooperation (ADC) in the area of microfinance in Uganda</i></p> <p>Project objective: The assignment aimed to update ADC on the situation of Uganda's microfinance industry, assessment of the past interventions (2001 to 2006) and, in context, made recommendations that informed ADC in its country programme for 2007 to 2009; and for future interventions.</p> <p>Project activities: FRIENDS Consult also assessed the economic, social and institutional sustainability of the ADC supported projects in Uganda, and documented experiences and lessons learnt in their implementation; assessed of Uganda's microfinance industry and made recommendation of possible future areas of ADC in microfinance intervention and potential partners.</p>
HIVOS / Enterprise Support and Community Development Trust (ENCOT)	<p>Project Name: <i>Monitoring of the three (3) years Seed Capital with Enterprise Support & Community Development Trust (ENCOT) on behalf of Humanist Institute for Co-operation with Developing Countries (Hivos)</i></p> <p>Project objectives: Assisting Hivos in the monitoring of ENCOT's performance, assessing whether the agreed performance targets are met as well as providing feedback to ENCOT on major findings; advising on possible solutions to identified problems and threats in an early stage in order to allow ENCOT to address those (possible) problems in time.</p>

BANKING SECTOR

Like in the microfinance industry, our solutions in the banking sector include preparing bankable feasibility studies; business plans, conducting market research, designing or strengthening accounting & internal control systems, product development; institutional capacity building, training; coaching and mentoring; profitability analyses and other capacity building initiatives. A sample of our past experiences / solutions delivered for cooperate business as summarized in the table below.

CLIENT	JOB/ CONSULTANCY
<p>aBi Trust – 2017-2018</p>	<p>Project Name: Mapping and Analysis of Financial services providers (FSP’s) in Northern and Eastern Uganda</p> <p>The objectives of the consultancy assignment include;</p> <p style="padding-left: 20px;">a) Mapping financial services providers in Northern and Eastern Uganda to inform aBi interventions in these areas while exploring opportunities for promoting financial inclusion among the refugee population in the West Nile region.</p> <p>Assignment activities:</p> <ol style="list-style-type: none"> 1. Mapped financial services providers (FSPs) in Northern and Eastern Uganda. A total of 5 commercial banks (Tier 1), 1 Credit Institution (Tier 2), 3 MDIs (Tier 3), 8 Credit Only (MFIs) and 159 SACCOs (tier 4). 2. Analyzed mapped FSPs and made recommended Interventions using a priority list. The analysis of the mapped FSPs focused on their financial performance, ownership, governance and management structures, including identification of technical assistance gaps. <p>Recommendations included:</p> <p style="padding-left: 20px;">(a) Continued support to agricultural finance by creating new opportunities for farmers, traders, and other rural businesses to expand their operations and increase their incomes using AVCF rather than the traditional lending mechanisms.</p> <p style="padding-left: 20px;">(b) Support the adoption of linkage banking for rural farmer groups to expand financial services outreach in these remote areas which can be enhanced through the use of mobile technology as well as encouraging initiatives like agency banking.</p> <p style="padding-left: 20px;">(c) Strengthen the internal operations of regulated institutions and other small rural financial institutions.</p> <p style="padding-left: 20px;">(d) Provide financial literacy to support these communities develop ability to make sound decisions on financial</p>

	<p>management, investment and expenditure.</p> <ol style="list-style-type: none"> 3. Explored opportunities for promotion of financial inclusion among the refugee population in the West Nile region including a supply-demand analysis to provide a business case. 4. Examined and documented the existing green technologies practices, technologies and partnerships among FSPs.
<p>Kyamuhunga People's SACCO - 2018</p>	<p>Project Name: Development of a 5 year Strategic Plan and Manuals for Kyamuhunga SACCO</p> <p>Project Objective: In order to prepare its application for regulation under the Tier 4 legal framework, KYAPS needed to update its business plan as well as conduct a review of critical areas of its operations. This entailed the development of appropriate policies and procedures manuals that ensure that key risks are adequately mitigated and in effect compliant with the key requirements under the Tier 4 law. These policies include:</p> <ol style="list-style-type: none"> 1. Credit Operations Manual 2. Finance and Accounting 3. Liquidity and Funds Management Policies and procedures 4. Savings policy 5. Information preservation policy (Business Continuity) 6. Risk Management policy 7. Fixed Assets Policy 8. Investment Policy 9. Dividends Policy and 10. Audit & Inspection policy <p>Project Activities:</p> <ol style="list-style-type: none"> (i) Studied all relevant laws and regulations in order to embed the prudential requirements within the documents (ii) Examined the sound practices of FI operations and management using institutions regulated and non-regulated but running proficiently. (iii) Conducted a workshop with KYAPS board, management and staff to document processes and procedures. (iv) Reviewed the existing manuals to identify gaps and other areas of improvement
<p>European Investment Bank (EIB)</p>	<p>Project Name: <i>Technical assistance (TA) programme to various EIB financial sector operations in Uganda.</i></p>

	<p>Project objectives: Strengthening the performance of the partner Financial Institutions in the overall field of MSME finance and supporting the efficient use of the facilities to ensure a maximum positive impact for the development of the SME sectors in the project countries.</p> <p>This training and TA is also to ensure that EIB partner Financial Institutions are endowed with sustainable internal structures to be able to continue Micro and SME lending after project completion and are able to diversify their range of financial services and products in these market segments. Finally, this initiative intends to empower the final beneficiaries with the ability to present for funding bankable projects to the partner financial institutions.</p>
<p>PRIDE Microfinance Ltd (MDI) - 2017</p>	<p>Project Name: <i>Business Process Re-engineering of the Group Guarantee Loan product</i></p> <p>Project Objective: PRIDE Microfinance Ltd (MDI) offers a variety of financial products (savings and credit) to its customers. The Group Guarantee Loan Scheme (GGLS), one of the loan products offered by Pride, is designed for clients who come together and guarantee each other to ease individual access to credit facilities. Pride has been offering the GGLS for some time, however, the performance of the GGLS had continued to drop. A number of clients exited the product completely and others that had exited had just been reinstated. This greatly affected the overall portfolio of the entire institution, hence the need for a complete analysis of the GGLS product and a re-engineering of the business processes for its delivery to be able to improve performance and increase the portfolio.</p> <p>Overall, the assignment aimed at establishing the causes of client exits from the GGLS, policies and procedures constraints hindering performance, clients and staff views on the challenges with the GGLS as well as establishing the fit of the staff to the GGLS methodology and then proposing reengineering.</p> <p>Project Activities</p> <ol style="list-style-type: none"> a) Conducted a comprehensive review of the policies and procedures manuals to establish appropriateness and relevance to the current needs of the clients b) Carried out a detailed product performance analysis that included cost analysis, income analysis and product viability analysis to determining the level of performance of the product in comparison with other products c) Reviewed product features to establish whether they still matched the intended purpose d) Conducted a mini market/client survey to solicit the views and opinions of the different clients as well as staffs regarding the

	<p>product, its appropriateness and suggestions for improvement</p> <p>e) Conducted a comprehensive business process re-engineering of the GGLS that focused on updating the product policies and procedures, paying specific attention to:- Loan processes; transaction costs involved; product refinement and development; Key product features; Delivery methodologies; Delivery channels; Periodic feedback; and Continual staff skill improvement through training among others</p>
<p>Housing Finance Bank / Agribusiness Trust (aBi)</p>	<p>Project Name: <i>Consultancy Services to Support Capacity-Building in Agribusiness Finance</i></p> <p>Project objective: Supporting internal resources in the implementation of agribusiness products within the framework of the bank's strategy towards contributing to the agriculture sector.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Improvement of existing products and recommending new ones for agribusiness financing; Improvement of appraisal and loan administration skills for financing agribusinesses and recommendations on systems and structures to support delivery of financial services to agribusinesses Facilitating risk management innovations.
<p>Financial Sector Deepening (FSD) Uganda, in partnership with Uganda Bankers' Association (UBA)</p> <p>(2015)</p>	<p>Project Name: <i>Comprehensive audit of the skills; existing and required within the middle and high level management in Uganda's Banking sector</i></p> <p>Project objectives: Demand and supply, aimed at providing FSDU and UBA with current information on how skills: existing and required within the middle and high level management in the Banking sector</p> <p>Project activities:</p> <ol style="list-style-type: none"> Determined the demand for and distribution of requisite skills among the banks at the two management levels Explored the benefits and risks related to staff movement at the two levels Examined relevant international best practices on how financial sector skills have been developed across the industry (in developed and or transitional countries) and their applicability to Uganda. Identified means by which staff capacity can be improved on a sustainable basis, thereby avoiding the "poaching" mentality within the banks. Produced a study should, later on, inform the design of an
<p>Bank of Uganda / AMFIU</p>	<p>Project Name: <i>Research to Establish and Promote Understanding of the Financial Sector Benchmarks</i></p> <p>Project objective:</p>

	<p>Establishing and promoting the understanding of benchmarks for a vibrant financial market</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Determining relevant performance indicators using the metrics-focused approach and according to institution types; b) Establishing a criteria to define various peer-groups that allow meaningful comparison and benchmarking of those institutions within their respective peer group; c) Working out relevant Key Performance Indicators (KPIs) for each institution type; aligning the results with existing Key Performance Indicators of the PMT (2009); d) Establishing best practices for institutions in the industry; analysis on why and how organisations should emulate these practices to produce exceptional results; e) Validating results of the study through a stakeholder workshop and developing a framework of collecting and disseminating information to the various stakeholders on a continuous and regular basis for purposes of sustainability.
<p>Access to Finance Rwanda</p> <p>2017</p>	<p>Project Name: Market research, Agricultural Product development, training, mentoring and coaching of staff of Unguka Bank and Umutanguha Finance Company.</p> <p>Project Objectives:</p> <ul style="list-style-type: none"> a) Strengthening capacities and skills of agriculture credit unit staff with better agricultural lending and product development methodologies through training, mentoring and coaching that is necessary for effective delivery and management of agricultural credit; b) Developing/refining agricultural loan products and their delivery procedures that match the needs of the clients and thus capable of tapping emerging financing opportunities in the agricultural sector c) Supporting the marketing of agricultural loan products and clients' awareness creation initiatives; d) Enhancing rural outreach capacity of the agricultural credit unit to improve the delivery of financial services to the agricultural clients and e) Establishing a fully functioning dedicated agricultural Credit Unit that is decentralized for maximum service delivery, efficiency and impact. <p>Project activities</p> <ul style="list-style-type: none"> a) Conducted research with objectives to ascertain: - Rwandan agricultural market; characteristics of existing bank's clients and agribusinesses they engage in; desired products and services; potential specific geographical areas for expansion; potential agricultural value chain actors in terms of financing levels and development of a framework of the agricultural loan prototypes among others

	<p>b) Developed tools and collected data from various categories including input suppliers, Farmers/producers/cooperatives, Aggregators, Trader/Wholesalers, Processors and smallholder farmers with a purpose of developing tailored products to meet their financing needs</p> <p>c) Undertook commodity profiles based on different regions in Rwanda</p> <p>d) Mapped agricultural cooperatives financial institutions would partner with</p> <p>e) Categorized key input supplies sold with estimated volumes sold per year including fertilizers, drugs, seeds and pesticides broken down into specifics for each category of inputs.</p> <p>f) Conducted diagnostics of the two financial institutions (Ungaka Bank and Umutanguha Finance Company) through analysis of financial performance, managerial and governance aspects.</p>
<p>Uganda Finance Trust-now Finance Trust Bank / Norwegian Microfinance Initiative (NMI)</p>	<p>Project Name: <i>Financial Risk Management and Asset Liability Management (ALM) in the face of Transformation</i></p> <p>Project objective: The objective of the project was to ensure that UFT develops an appropriate financial risk management and ALM capacity, which would enable the institution management to regulate, identify, monitor and manage its financial risk exposure, as well as to proactively manage its assets and liabilities during and after transformation into a commercial bank.</p> <p>Project activities: The assignment focused on upgrading the Asset and Liability Management (ALM) reports and tools needed so that UFT can effectively manage the financial risks faced by commercial banks. The assignment was undertaken in a phased approach as follows: the diagnostic phase; implementation phase, training and coaching and monitoring.</p>
<p>Uganda Institute of Banking and Financial Services and Bank of Uganda</p>	<p>Project Name: <i>Research to Establish International Best Practices on Regulation of Pricing of Services in the Financial Services Sector</i></p> <p>The research focused on Commercial banks, Credit institutions, MDIs, MFIs and SACCOs. The assignment concentrated on issues of interest rates (effective interest rate and attendant charges); service fees (ledger, ATM, statement, drafts, EFT charges etc) and remittance fees.</p> <p>Project activities: Comprehensive review of literature at national, regional and international levels on how prices for financial services are regulated; the role of financial service providers and regulators in the development and enforcement of the pricing guidelines; steps taken by regulators to ensure transparency, publication of fees, charges and effective interest rates; current pricing practices within</p>

	the Financial Services Industry and consultative workshop of key industry stakeholders on pricing of their services in the industry.
Post Bank Uganda / GIZ	<p>Project Name: <i>Diagnostic Assessment for Agricultural Finance</i></p> <p>Project activities: The assignment involved an institutional diagnostic of the bank regarding the current status, gaps/challenges that needed to be addressed and recommendations for improvement. Key areas covered by the diagnostic included departments likely to interrelate with and/or support delivery of agricultural finance.</p>
Centenary Bank /GIZ- Sida/ DANIDA- ASPS	<p>Project Name: <i>Technical Assistance in the Design and Development of an Agricultural Micro-Lease Finance</i></p> <p>Project objective: ASPS DANIDA in collaboration with GTZ sought to design and develop an agricultural lease product intended to support farmer groups and rural entrepreneurs along the food value chain who have had no or limited access to affordable yet necessary equipment.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Designed a micro-leasing product suitable for SME firms in agribusiness Conducted a cost-benefit analysis of micro-leasing of the product; developed policies and procedures manual; Developed a training manual for in-house training of staff on micro-leasing and made recommendations for product testing and roll out.
Stanbic Bank Uganda Limited,	<p>Project Name: <i>Training on Preparing for Life after Retirement</i></p> <p>Project activities: The assignment focused on practical and motivational aspects of the transition from active employment into retirement. Delivered to staff of Stanbic bank, the training was rated excellent by the participants and the bank recommended the course to all its employees. The main tasks include course development and delivery.</p>
Stanbic Bank Uganda Limited 2011	<p>Project Name: <i>Team building workshop for Stanbic Bank's Audit Team</i></p> <p>Project activities: Stanbic Bank contracted FRIENDS Consult to facilitate a team building event for their staff in the Audit department. The training focused on helping participants to clearly understand their roles in the bank as agents for change, acquire impactful communication and presentation skills, and helping them understand the bank's business and operations as well as importance of team work.</p>
Uganda	Project Name:

<p>Institute of Banking and Financial Services (UIBFS)</p>	<p><i>Design and development of an Entry-level Course in banking</i></p> <p>Project objective: This course aims at helping new entrants in the banking sector to more deeply and widely understand banking operations, acquire basic qualifications and enhance their knowledge and skills relevant to the banking industry.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Designing of training materials for 7 modules (<i>basic financial services, basic accounting and taxation, Economic environment, legal environment, Banking operations, insurance, sales & Service and business banking</i>); b) Drafting an evaluation system for the course; designing of an ICT platform for delivering the course; c) Designing of an instructors’ manual and technical support for facilitators. The training is currently dispensed by UIBFS online for students and staff of organisation.
<p>Stanbic Bank Uganda Limited</p>	<p>Project Name: <i>Training on Resilience in Personal Finance</i></p> <p>Project objective: FCL was contracted by Stanbic Bank to facilitate a focused training of its selected staff on Resilience in Personal Finance. Branded the “Personal Finance Clinic”, the training aimed to help participants understand why they may not be enjoying financial freedom, gain insights into possibility of retaining financial resilience at all times and to start personal action to better their financial status.</p> <p>All the training sessions were well attended by the staff who fully appreciated the critical importance of such training and recommended that the other staff of Stanbic Bank should be trained on personal finance resilience. The training was latter delivered six different times in different areas including Kampala, Jinja, Mbarara, Gulu and Arua. In each of the locations, the training was rated excellent by the participants.</p>
<p>Chartis Uganda, 2010</p>	<p>Project Name: <i>Training on 'Personal Development, Selling and Personal Finances Management' of over 40 Chartis Uganda's sales agents.</i></p> <p>Project objective: To help the agents sell more by re-orienting their mindsets for better success and acquiring more effective selling skills for better and increased sales. The training was followed by a 4 months’ follow up programme to measure the progress of improvement by the agents.</p> <p>At the end of the 4 months follow up, reports from the agents’ performance showed great improvements, with production increasing by 70% above the planned 40% target. Some of the critical recommendations during the training included improvement of agent relations; entrenchment of healthy competition through</p>

	performance recognition and review of the agent recruitment strategy and procedures, to ensure the sales force is energetic, enthusiastic and versatile.
Stanbic Bank Uganda Limited	<p>Project Name: <i>Time and stress management training</i></p> <p>Project objectives: To help the staff to:</p> <ul style="list-style-type: none"> a) Understand the nature and consequences of stress, b) Stress prevention and mitigation techniques, c) Appreciate time as a non-renewable resource d) Identify and eliminate common time wasters to working people e) Manage themselves for increased productivity. <p>Project activities: The project involved conducting a number of training sessions on Time and Stress Management to various bank staff.</p>
Stanbic Bank 2015	<p>Project Name: <i>Training Stanbic Bank Staff in Negotiation Skills</i></p> <p>Project objective: Stanbic Bank Uganda hired FRIENDS' Consult Limited (FCL) in September 2015 to train its Credit department (Rehabilitation and Recoveries) staff in Negotiation Skills so as to augment on their hands-on skills and field expertise during recoveries and other banking services</p>
Pride Microfinance Ltd 2016	<p>Project Name: <i>Training management staff of Pride Microfinance Ltd in "Effective Execution"</i></p> <p>Project activities: Pride Microfinance Limited Uganda (PML) hired FRIENDS' Consult Limited (FCL) in August 2016 to conduct a one-day workshop for its selected group of management staff in "Effective Execution".</p>

CORPORATE BUSINESS DEVELOPMENT SERVICES

Client Name / Organization	Consultancy assignments taken
Opportunity Bank Uganda Limited (OBUL) 2017	<p>Project Name: WASH Credit Market Survey in the catchment/ operational areas of three OBUL branches namely; Iganga, Kawempe and Kyenjojo</p> <p>Project objectives: Market assessment of the WASH credit facility to determine the level of</p>

Client Name / Organization	Consultancy assignments taken
	<p>interest of the WASH product by the targeted communities, product terms and the key players and partners currently operating in the WASH sector so as to give OBUL a better understanding of the concentration of WASH needs, existing potential for WASH financing to address the gaps in improving access to appropriate WASH services, current provisions for WASH, necessary technologies for investment in WASH at the various levels as well as customer willingness and ability to pay for WASH services.</p> <p>Project activities: Submitted a draft and final WASH market research report with conclusions and recommendations on the existing Gaps for WASH Services, willingness and ability to pay, proposed product characteristics, WASH credit promotion, marketing and education, possible service providers, key features of the proposed product, opportunities for collaboration with various potential business models.</p>
<p>Uganda Health Marketing Group 2014</p>	<p>Project Name: Technical Assistance towards review and update of UHMG product facility Business Plan 2014-2019</p> <p>Project objectives: Strategizing to transition into a financially sustainable company that makes strategic decisions based on profitability as well as risk-reduction and prudent stewardship of capital assets.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Reviewed the Public Health Programming division strategic business unit and proposed a revenue generation plan that will progressively increase each year, based on a realistic projection and assuming there are streamlined operations b) Reviewed the operations and marketing plans of the product facility division (Strategic Business Unit) SBU and proposed business plan to generate revenues sufficient to maintain 100% of its expenses c) Met with UHMG senior management, AFFORD Resident Management Advisor (RMA) and Finance Administrator to ensure that business projections for the 5 years are in line with UHMG's strategic objectives d) Facilitated a workshop for UHMG management team (senior and middle) and AFFORD to brainstorm and come up with ideas that will address aspects of the business plan including strategies, financial and sales projections, contingency plan, assumptions, fund flow and cash flow, etc. e) Prepared a business plan with a clear strategy for the successful implementation and operations of two strategic business units including the public health

Client Name / Organization	Consultancy assignments taken
	<p>programming (revenue generation through submission and implementation of winning proposals for projects) and the Product Facility Division business unit (revenue turnover and profitability to support social marketing, fixed and operational costs).</p>
<p>UGANDA CRANE CREAMERIES COOPERATIVE UNION (UCCCU) - 2014</p>	<p>Project Name: Review Of Uganda Crane Creameries Cooperative Union (UCCCU) Business Plan</p> <p>Project objectives: Empowering the primary cooperatives to be strong, efficient and able to competitively access markets for their milk products for increased household incomes</p> <p>Project activities:</p> <ol style="list-style-type: none"> Reviewed and revised the existing UCCCU processing business plan on the cash flows and loan amortization Drew up financial plans, projections and cash flows including setting up financial assumptions, quarterly cash flows and projections for 5 years Developed an implementation plan (roadmap) indicating the step-by-step activities of the business plan up to the time of diversifying the markets
<p>Lighting Africa is a joint IFC and World Bank and Enclude 2014</p>	<p>Project Name: Market Assessment of Modern Off Grid Lighting Systems in Uganda in partnership with Enclude Solutions.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Demand Analysis: analyzed consumption and purchase patterns related to household lighting and to determine consumers' willingness/ability to pay for Lighting Africa approved modern off-grid products in urban and rural areas for different market segments; Supply Analysis: Identified and analyzed market players at all levels of the supply chain, their core products and business and distribution models, as well as market trends and factors influencing decisions of key supply chain players/influences. Institution Analysis: Identified institutions, both in the public and private sector from policy to retail level, which are/will influence the sub-sector and prospective actors entering the modern off-grid lighting market.
<p>United Nations Capital Development Fund (UNCDF)/ United Nations</p>	<p>Project Name: <i>Feasibility study for Raw Milk Supply Analysis under the UNCDF Local Financing Initiative for Uganda</i></p> <p>Project objective:</p>

Client Name / Organization	Consultancy assignments taken
Development Programme (UNDP) / Uganda Crane Creameries Cooperative Union (UCCCU)	<p>UNCDF desired to have an independent technical study of the milk supply that was required for securing commercial financing for the new UCCCU plant in Mbarara. The study focused on factual information about the supply of raw milk available to the new UCCCU processing plant in Mbarara, analyzing the risks in the supply of raw milk to the plant, and proposing measures that could be undertaken to minimize such risks.</p> <p>Project activities: The study broadly involved an assessment of the Milk collection centres; assessment of the milk bulking centres; Identification of infrastructure constraints and recommendations; description of raw milk collection process to be used by UCCCU; analysis of raw milk quality and recommendations; historical data on Raw milk pricing and estimation of the long-run impact on raw milk prices of the start-up of the UCCCU project through long-run projection of the prices; mapping of current raw milk usage and estimates of remaining raw milk available for UCCCU without expansion of total raw milk production; factors affecting changes in the size of the raw milk supply within the supply area and any government regulations that impact raw milk supply.</p>
Uganda Health Marketing Group	<p>Project Name: <i>Development of a 4-year business plan.</i></p> <p>Project objective: The strategic planning process was aimed at developing a comprehensive "Road Map" that would help in setting direction and pace of UHMG's core functions in the next five years (2014-2019) in a coordinated and focused manner.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Consultative meetings with relevant stakeholders; b) Review of core and non -core functions of UHMG and proposed emerging opportunities available for re-engineering the organization; c) Assessment o the organizational profile; assessment of the administrative budgets and re-defining estimates of annual operational budgets, to guide mobilization of resources to finance the Strategic Plan; d) Developing a revised organizational structure; e) Facilitating a three-day strategic review meeting and formulating recommendations.
Victoria Seeds Ltd (VSL)	<p>Project Name: <i>Feasibility Study for Agro Processing of Five Selected Enterprises (Maize, Rice, Soybean, Millet & Sorghum)</i></p> <p>Project objective: Generating information for use by Victoria Seeds Limited to enable it to move up the agri-business value chain by exploiting upstream opportunities through forward integration and</p>

Client Name / Organization	Consultancy assignments taken
	<p>concentric diversification leading to agro-processing</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Conducted a market research to determine market potential for agro-processing for both food and feed industry of the selected enterprises b) Determined the minimum quality standards for the selected enterprises required by the bakery, food and feed industry c) Determined the type of machinery and equipment required for processing commodities to meet market standards and the cost of installation d) Conducted a demand study for demand and supply of the processed products e) Provided a research report.
<p>Government of Uganda (GOU)</p>	<p>Project Name: Study of the Effects of a Reduction in the minimum threshold from 45% to 35% in the COMESA Rules of Origin on Uganda's Industrial Sector</p> <p>Project activities:</p> <p>The consultancy helped the Government in its decision to accept the proposed Value Added Threshold, and pointed out the necessary internal preparations and conditions for Uganda to benefit from the reduction</p>
<p>SNV Netherlands Development Organisation</p>	<p>Project Name: <i>Feasibility Study for the Establishment of a State of Art Milk Tanker Cleaning Facility</i></p> <p>Project objective: The feasibility study findings aimed at providing information for improving milk handling at every stage of the value chain, increasing consumer confidence and triggering an increase in consumption and productivity.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Identifying the number of milk tankers in Kampala; b) Identifying possible facility set-up sites taking into c) account technical, economic and environmental constrains; d) Determining minimum quality standards for facility establishment; e) Determining the type of machinery and equipment required to meet market standards and the cost of installation; f) Conducting a demand study for establishing a standard milk tanker cleaning facility in Kampala.
<p>TJX Europe</p>	<p>Project Name: Capacity Building and Technical Assistance to Women Craft Groups in the Rwenzori Region (Kabarole, Kasese and Bundibugyo)</p> <p>Project objective:</p>

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	<p>Supporting the women craft groups to enhance their skills in group dynamics, governance and record keeping with the goal of preparing for attainment of an international trade fair certification.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Bank Study for craft producer groups that addressed issues of relationship between the women craft groups and the financial institutions by focusing on analysis of the pricing of the financial institutions' products and services and identifying appropriate financial institutions to minimise foreign exchange risk, that had become a major challenge in their trade. b) Self assessment of the women craft groups regarding compliance in relation to attainment of fair trade certification. This specifically involved facilitating the process of groups' self-assessment, their appreciation and practice of TJX's Vendor Codes of Conduct and Fair Trade Principles, to enhance the attainment of Fair Trade Certification. c) Training of the women groups in gaps identified during assessment by the consultant in the three areas above (group dynamics, governance and record keeping). This was aimed at strengthening the women groups to further ensure sustainability of the groups. d) The assignment also included a financial reconciliation of the project expenses against income, from its inception in August 2012, to December 2013. This resulted in a continued financial capacity building exercise that involves monthly support for six months to June 2014.
Maganjo Grain Millers Limited	<p>Project Name: <i>Feasibility study and business plan for construction of a warehousing facility to accommodate increased production</i></p> <p>Project objective: Assessing the viability of the ware house construction whose objective was to increase output threefold by allowing adequate storage of raw materials and finished goods.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Undertaking an internal due diligence on the client company and promoters; b) Market research on demand and supply; c) Financial analysis and preparation of the business plan.
Environmental Conservation Trust	<p>Project Name: <i>Development Of A Ten Year Business Plan (2011- 2020)</i></p>

Client Name / Organization	Consultancy assignments taken
of Uganda (ECOTRUST)	<p>Project objectives: To identify strategies that would enable ECOTRUST to maintain its position as a leading conservation institution with programmes country wide, and establishing itself as a financially sustainable organization with a long-term financial strategy.</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Critical assessment of ECOTRUST’s performance; b) Identification of performance gaps and reasons for the gaps; assessment of revenue generation potential and practicality of implementation; c) Development of competitive business and marketing strategies; development of staffing and financing requirements as well as forecasts to determine sustainability; d) Development of an Investment and Financial plan and conducting a Governance and compliance framework. <p>The outcome of all the above was a 10 year business plan, clearly articulating strategies to achieve the set objectives, as well as financial sustainability.</p>
The Inter University Council of East Africa (IUCEA) – BIO-EARN Programme	<p>Project Name: <i>Developing an Accounting and Reporting System</i></p> <p>Project objective: To streamline the financial accounting and reporting function of BIO-EARN scientific research programme by addressing challenges in generating financial information and financial accountability, which is a key donor requirement for the continued financing of the scientific research activities.</p> <p>Project activities: In response to the above, FCL developed for IUCEA an Accounting / Financial Reporting Manual for its BIO EARN Programme in the four countries of (Uganda, Tanzania, Kenya and Ethiopia) of operation. Programme staffs in the four countries were also trained on the use of the system, which they regarded as user friendly.</p>
Netherlands Development Organisation (SNV)	<p>Project Name: <i>Developing Policy Briefs on Strategic Interventions Towards Enhancing Competitiveness In Livestock Sub-Sector</i></p> <p>Project objective: To establish the specific facts that explain the acaricide resistance in Uganda and propose alternative practical solutions that should be considered; developing and propose alternative policy directions and bold interventions that could be considered to better manage livestock diseases in Uganda with specific</p>

Client Name / Organization	Consultancy assignments taken
	<p>reference to East Cost Fever (ECF).</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Reviewed existing policies and practices that explain the current challenge of ineffective use of acaricides and broader disease control regime; b) Reviewed the existing practices and inconsistencies, if any, within the acaricide procurement, delivery and utilization mechanisms among the various actors involved and identify strategic policy directions that could be considered to enhance livestock sector competitiveness; c) Reviewed the institutional mechanisms used in livestock disease control with specific reference to East Coast Fever; d) Identified gaps to help generate alternative local solutions that would enhance sector competitiveness; e) Reviewed the public investments in livestock disease control by MAAIF and others over the last 5-10 years to generate a probable correlation between sector growth and investment and also developed policy briefs that were used in facilitating high level dialogue in livestock disease control and livestock services delivery systems.
<p>Hima Cement Limited</p>	<p>Project Name: <i>Capacity Needs Assessment for Hima Cement Distributors, Sales Representatives and Retailers</i></p> <p>Project objective: The project aimed to analyse the training gaps to facilitate the development and delivery of the training program for each group as part of a strategy for Hima Cement to enhance their competitiveness through strengthening the relationship with the distributors and retailers with the hope of improving accessibility and consumption to their cement by the customers.</p> <p>Project activities: Conducting a training needs assessment in the broad areas that include General business aptitude, Hima Cement and Product knowledge, Effective marketing and selling, financial management and business information management, Inventory management, Human resource management and Tax compliance and Insurance for Distributors and Retailers. On the other hand training needs assessment for Sales representatives focused on Product knowledge, Marketing and selling and Human resource management practices.</p>
<p>Private Sector Foundation Uganda(PSFU), 2008</p>	<p>Project Name: <i>Operational Audit of the Second Private Sector Competitiveness Project (PSCP II)</i></p>

Client Name / Organization	Consultancy assignments taken
	<p>Project objective: The operational audit was meant to inform the oncoming mid-term review, examined the key aspects of the project design, continued relevance, management structure, implementation progress, compliance, and assessed the potential for impact and sustainability.</p> <p>Project activities: Assessment of implementation progress towards achieving project objectives; suitability and effectiveness of implementation/ management arrangements; adherence to MoUs, laid down procedures and other contractual documents; assessment of the continued relevance of the project design and its sub components; existence and viability of sustainability plans for the project subcomponents and the project's likely impact among the intended beneficiaries beyond its lifespan.</p>

SOCIAL ECONOMIC DEVELOPMENT

Client Name / Organization	Consultancy assignments taken
Agribusiness Development Centre (ADC) - 2018	<p>Consultancy services for Assessment of Farmer Based Organizations</p> <p>ADC contracted FCL in 2018 to conduct a baseline assessment for Farmer Based Organisations (FBO's). The assessment was intended to help ADC and key stakeholders to understand the current status of FBO's in ADC's area of coverage in Uganda as well as benchmark interventions against which progress and changes in identified key indicators would be measured until the end of project.</p> <p>The assessment identified the key gaps present in the agricultural sector specifically organisational capacity gaps, financial management gaps and marketing gaps within the regions of project implementation and benchmarked metrics against which progress and changes in identified key indicators will be measured until the end of project.</p>
SPARK -	<p>Project Name:</p>

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Rwanda 2017	<p><i>Final Project Evaluation of the Cooperative Support Programme (CSP)</i></p> <p>Project objectives: Assessing whether the programme target objectives were relevant to the cooperative and national needs, the extent to which the programme outputs and outcomes were achieved; and whether this was delivered in an effective and efficient way.</p> <p>Project activities:</p> <ol style="list-style-type: none"> Assessed whether the programme target objectives have been achieved through an efficient implementation process to realize the intended outputs and their contribution towards the anticipated project outcomes as well as target impact. Assessed the sustainability of the realized outputs and outcomes Documented lessons learned to make recommendations to aid future interventions
PEAS Girls' Enrolment, Attendance, Retention and Results (GEARR) Project - 2017	<p>Project Name: Endline for the PEAS Girls' Enrolment, Attendance, Retention and Results (GEARR) Project</p> <p>Project objectives: Presenting level of attainment of educational outcomes achieved by girls enrolled in PEAS 'treatment' schools receiving GEARR project interventions compared with the outcomes of girls in non-PEAS control schools.</p> <p>Project activities:</p>

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	<ul style="list-style-type: none"> a) Assessed the extent the GEC reached and affected marginalised girls in terms of project target and groups reached b) Examined the impact of the project on marginalised girls' learning in literacy outcomes and numeracy outcomes. c) Reviewed the impact the project had on enabling marginalised girls to be in school in terms of attendance, enrolment and retention d) Assessed what worked, why and with what effects- How the project performed against its target outputs in the logframe and the project's success or lack thereof to overcome barriers to girls' educational outcomes
<p>Spark -Rwanda -2016</p>	<p>Project Name: Mid-Term Review (MTR) of the Cooperative Support Program (CSP)</p> <p>Project objectives:</p> <ul style="list-style-type: none"> d) Independently assess the evidence-based information on the performance of the program against the intervention logic and existing program indicators to date: in terms of efficiency, effectiveness, appropriateness/relevance, sustainability and short-term intended and unintended changes, outcomes and/or impacts of the project to date, particularly in relation to economic empowerment through agribusiness <p>Project activities:</p> <ul style="list-style-type: none"> a) Assessed the relevance of the CSP b) Examined the progress towards achievement of the CSP against set objectives c) Described the level of networks / linkages and the extent to

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<p>Agribusiness Development Centre (ADC) - 2018</p>	<p>Consultancy services for Assessment of Farmer Based Organizations</p> <p>ADC contracted FCL in 2018 to conduct a baseline assessment for Farmer Based Organisations (FBO's). The assessment was intended to help ADC and key stakeholders to understand the current status of FBO's in ADC's area of coverage in Uganda as well as benchmark interventions against which progress and changes in identified key indicators would be measured until the end of project.</p> <p>The assessment identified the key gaps present in the agricultural sector specifically organisational capacity gaps, financial management gaps and marketing gaps within the regions of project implementation and benchmarked metrics against which progress and changes in identified key indicators will be measured until the end of project.</p>
	<p>which it has affected the program</p> <ul style="list-style-type: none"> d) Assessed effectiveness, efficiency as well as well as levels of sustainability and impact of the CSP e) Documented outcomes and impact as well as lessons learnt from the CSP f) Make recommendations to improve the CSP design and implementation g) Documented lessons learned and provide evidence-based recommendations to improve program design/strategies and improve future programming and implementing
<p>Spark –Rwanda – 2014</p>	<p>Project Name: Consultancy Services for Agricultural Cooperative Supporters Network Context Analysis and Capacity Building Needs Assessments</p> <p>Project objectives:</p> <ul style="list-style-type: none"> a) Identified agriculture cooperatives service providers and assessing the range of their interventions; b) Evaluated the existing gaps / challenges to provide effective and quality business development services to the agriculture cooperatives; c) Developed a program to strengthen the capacity of agriculture cooperative service providers to deliver effective, quality services and products d) Facilitated service providers to identify marketable BDS, commercially viable for agriculture value chains and develop BDS products to meet the market demand e) Facilitated the establishment of cooperative supporters network in order to have a well-coordinated, strengthened and harmonized service to the agriculture cooperatives.

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	<p>Business's results</p> <p>f) Mapped agriculture cooperatives services providers, their range of interventions and assess professional relations among them (networking)</p> <p>g) Identified existing gaps in terms of providing sustainable business development services to the agriculture cooperatives</p> <p>h) Developed a capacity building action plan for two years to help agriculture cooperatives services providers to deliver business quality services and products</p>
Rwanda Institute of Cooperatives, Entrepreneurship and Microfinance (RICEM) & SPARK - RWANDA - 2015	<p>Project Name: Training Materials Development for Agribusiness Services Providers in Rwanda; Coaching 30 Agri BDS Providers and Providing Coaching, Mentoring ship Skills</p> <p>Project objectives: RICEM working together with SPARK Rwanda an International NGO that works to develop higher education and entrepreneurship through empowering the young people with skills and knowledge to better livelihoods in post conflict societies, to enhance the capacity of Agribusiness service providers to support agricultural cooperatives through developing training materials, training coaching and mentoring agribusiness business development service (BDS) providers.</p> <p>Project activities: a) Trainings materials development for 5 modules that include;</p> <ol style="list-style-type: none"> i. The concept of business (agribusiness mindset, the concept of money and innovation) ii. Understanding the organizational development

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	<p><i>process, group dynamics and BDS for cooperatives and SME business models</i></p> <ul style="list-style-type: none"> iii. <i>Agribusiness entrepreneurship, best practice in enterprise analysis and selection in agricultural cooperatives</i> iv. <i>Products developments</i> v. <i>Market development, service marketing and positioning, pricing and promotional strategies for BDS</i> <p>Specific activities included under training included</p> <ol style="list-style-type: none"> 1. Identified the learning objectives and expected outcomes for each of the suggested modules 2. Designed the content of each of the module focusing on coverage and depth of content based on the approved curriculum 3. Carried out in-depth subject matter and case research for writing of the training materials for each module 4. Reviewed the prepared material for content depth, coverage and relevance to the capacity Building Objectives 5. Avail 2 printed copies and soft copy for all developed materials including hand outs <p>b) Training of 30 Agri BDS providers</p> <ul style="list-style-type: none"> i. Developed a training programs covering all the five modules ii. Identified and engaged trainers/facilitators to deliver the capacity building program iii. Prepared training material packs for at least 30 participants iv. Provided guidance on the accreditation scheme to be adopted for successful candidates

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	<p>c) Provide coaching/mentorship skills to RICEM and SPARK staff (ToT on coaching techniques for Agri BDS)</p> <ul style="list-style-type: none"> i. Developed coaching manual for Agri BDS mentors ii. Conducted a ToT on coaching concept and techniques for Agri BDS iii. Elaborated a training report and relevant materials for mentors of trained Agri BDS.
<p>TJX Europe (TJX) is one of the four major divisions of the TJX Companies, Inc; and NUCAFE- 2016</p>	<p>Project Name: Mid Term Review of Coffee Value Chain – NUCAFE/Kabarole Coffee Associations</p> <p>Project activities:</p> <ul style="list-style-type: none"> a) Ascertained the frequency of NUCAFE visits to the field over the past 3 years b) Reviewed information flow mechanisms/ communications flow/reporting and feedback mechanisms between NUCAFE, its field staff, the business managers and farmers and financial control systems and flow of funds c) Investigated the preparation and process undertaken prior to the FLO Cert audit carried out w.c. 25th April, 2016. d) Assessed the experience of the farmers and business managers
<p>Plan International Uganda -2014</p>	<p>Project Name: Evaluation of the Country Strategic Plan (CSP) 2010 - 2015</p> <p>Project objectives: Establishing the progress of the CSP delivery over the implementation period and the processes put in place to deliver the three Country Programmes within the context of the eight</p>

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<p>Agribusiness Development Centre (ADC) - 2018</p>	<p>Consultancy services for Assessment of Farmer Based Organizations</p> <p>ADC contracted FCL in 2018 to conduct a baseline assessment for Farmer Based Organisations (FBO's). The assessment was intended to help ADC and key stakeholders to understand the current status of FBO's in ADC's area of coverage in Uganda as well as benchmark interventions against which progress and changes in identified key indicators would be measured until the end of project.</p> <p>The assessment identified the key gaps present in the agricultural sector specifically organisational capacity gaps, financial management gaps and marketing gaps within the regions of project implementation and benchmarked metrics against which progress and changes in identified key indicators will be measured until the end of project.</p>
	<p>thematic areas and the cross cutting issues.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Assessment of progress towards achievement of the CSP objectives and delivery of CSP programmes b) Reviewed of the appropriateness of the strategies used to achieve the CSP objectives c) Assessed of the level of consistency of CO programmes strategies with the CCCD approach d) Evaluated the appropriateness of the structures used to implement the programmes/projects. e) Assessment of how Plan Uganda's programmes/projects address Gender equality and empowerment of women/girls/boys and men. f) Documented lessons learned, best practices and how plan CO programmes responded to emerging issues (internal issues – growth, Child protection)
<p>Promoting Equality in African Schools) has secured a grant from the Girls Education Challenge Fund run by the UK Department for International Development - PEAS- 2013</p>	<p>Project Name: Baseline study the PEAS GEARR (Girls' Enrolment, Attendance, Retention and Results) project</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Reviewed the enrolment of the girls funded schools as well as the control schools through community outreach, advocacy and improved facilities b) Assessed the Attendance of the girls funded schools as well as the control schools through community messaging, sanitary and water programs and income-generating activities) c) Assessed the retention of the girls funded schools as well as the control schools through increasing the relevance of

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<p>Agribusiness Development Centre (ADC) - 2018</p>	<p>Consultancy services for Assessment of Farmer Based Organizations</p> <p>ADC contracted FCL in 2018 to conduct a baseline assessment for Farmer Based Organisations (FBO's). The assessment was intended to help ADC and key stakeholders to understand the current status of FBO's in ADC's area of coverage in Uganda as well as benchmark interventions against which progress and changes in identified key indicators would be measured until the end of project.</p> <p>The assessment identified the key gaps present in the agricultural sector specifically organisational capacity gaps, financial management gaps and marketing gaps within the regions of project implementation and benchmarked metrics against which progress and changes in identified key indicators will be measured until the end of project.</p>
	<p>curricula and gender-responsive school policies)</p> <p>d) Assessed the results of the girls funded schools as well as the control schools through a focused approach on the Sciences, inspections and autonomous learning opportunities)</p>
<p>PEAS Girls' 2016</p>	<p>Project Name: Midline Evaluation of the PEAS Girls' Enrolment, Attendance, Retention & Results (GEARR) Project</p> <p>Project objectives: Using a cohort approach, the mid-term view aimed at reviewing the performance to establish if the project was still on track</p> <p>Project activities:</p> <ol style="list-style-type: none"> Assessed the project impact on marginalised girls' learning Reviewed the effects the project had on attendance of the marginalised girls Reviewed the extent to which the project had reached and impacted on marginalised girls Assessed what has worked, why and with what effects Examined the scalability and sustainable of activities funded by the project
<p>World Bank / International Law & Policy Institute</p>	<p>Project Name: <i>Preliminary Assessment of the Consolidation of Peace through Strengthening of Women's Economic Associations in Northern Uganda</i></p> <p>Project objective: The project aimed at generating information for the project</p>

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<p>Agribusiness Development Centre (ADC) - 2018</p>	<p>Consultancy services for Assessment of Farmer Based Organizations</p> <p>ADC contracted FCL in 2018 to conduct a baseline assessment for Farmer Based Organisations (FBO's). The assessment was intended to help ADC and key stakeholders to understand the current status of FBO's in ADC's area of coverage in Uganda as well as benchmark interventions against which progress and changes in identified key indicators would be measured until the end of project.</p> <p>The assessment identified the key gaps present in the agricultural sector specifically organisational capacity gaps, financial management gaps and marketing gaps within the regions of project implementation and benchmarked metrics against which progress and changes in identified key indicators will be measured until the end of project.</p>
	<p>design and defining indicators for monitoring, midterm and final project evaluation.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Conducting rapid community assessments to identify potential existing groups, demand for group creation and training needs accordingly; b) Development of eligibility criteria including conflict-affected women across Reporters, vulnerable individuals and those with proven entrepreneurial ability; c) Development of proposed training methodology –modalities of delivery of training, mentoring and follow-up advisory activities; d) Adjusting and fine-tuning community assessment instruments, identifying existing local institutions for collaboration, including micro-finances institutions and making recommendations for execution of the larger project.
<p>World Bank / International Law &Policy Institute (ILPI)</p>	<p>Project Name: <i>Monitoring & Mid Term Evaluation of Establishment and Strengthening of the Women Economic Associations (WEA) in the districts of Gulu, Pader and Kitgum</i></p> <p>Project activities: After conducting the baseline survey satisfactorily, FRIENDS Consult and its partner ILIP were retained for monitoring the WEA project implementation through cohort tracking and was awarded the mid- term evaluation as well as the end term evaluation of the project.</p> <p>The project monitoring involved monthly on-going cohort</p>

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	<p>tracking of selected WEA beneficiaries; while the mid-term evaluation focused on assessment of the overall economic effects of the intervention / women's economic associations in terms of promotion of economic re-integration and economic well-being; the effects of strengthened economic associations on micro-economies and sustainability of livelihoods.</p>
<p>World Bank / International Law & Policy Institute (ILPI)</p>	<p>Project Name: <i>End term evaluation of the Establishment and Strengthening of the Women Economic Associations (WEA) in the districts of Gulu, Pader and Kitgum</i></p> <p>Project activities: After having been implemented for 12 months FCL in partnership with ILIP undertook the final project evaluation that focused on the extent to which the project had achieved its set objectives. These included promotion of sustainable livelihoods and social cohesion amongst conflict affected female community members and identification of effective programmatic approaches for strengthening of associations through ongoing monitoring and rigorous program evaluation.</p>
<p>Africa Action Help International (AAHI)</p>	<p>Project Name: <i>End of Project Evaluation of the Regional Primary Health Care programme (RPHC)</i></p> <p>Project activities: The evaluation focused on the key intervention areas which included maternal health, Child Health, HIV/AIDS, Water and Sanitation; Knowledge and Practice; General Health; Disease Prevalence, knowledge and management. The evaluation involved an assessment of the programme relevance and</p>

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	appropriateness of project goals, impact, appropriateness of the intervention and the approach; programme quality, objectives, activities, as well as assumptions and risks.
Action Africa Help International (AAH-I)	<p>Project Name: <i>Mid Term Evaluation of the Regional Primary Health Care Sanitation and EPI Project</i></p> <p>Project activities: The mid-term evaluation involved an assessment of quality care services to populations targeted by the project; level of community mobilisation, participation, contribution and ownership; planning, management and coordination of the project; challenges to project implementation and proffer recommendations to address bottlenecks to project implementation and relevance, effectiveness and efficiency of the project.</p>
Adventist Development Relief Alliance (ADRA) Uganda	<p>Project Name: <i>End of phase evaluation of 'Poverty Reduction and Economic Empowerment Programme II'</i></p> <p>Project activities: The end of phase evaluation aimed to inform the design of the third phase of the programme. Specifically, the evaluation involved an assessment of the on-going relevancy and appropriateness of the program; programme management effectiveness and sustainability of the implementation. Best practices and lessons learnt were documented focusing on key stories and the impact of the programme was also considered.</p>
ZOA Refugee Care - South	<p>Project Name: <i>Baseline and Skills Survey Report for The Building Capacity</i></p>

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<p>Sudan</p>	<p><i>Towards Economic Empowerment Project in Lainya and Rokon Diocese</i></p> <p>Project objective: The overall objective of the study was to establish the current conditions of the target communities so as to guide the design of the project activities that suit the specific needs of the beneficiaries.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Upgraded the baseline indicators that were developed by the client; b) Conducted a market skills survey and identified available marketable skills in the area that would benefit the OVCs and vulnerable adults; c) Assessed the existing IGA and the needs of vulnerable groups in the project area as well as made recommendations of the most viable IGAs for the marginalized women and men to engage in order to improve their livelihoods.
<p>World Vision-Home-based Care for OVC-HIV/AIDS Prevention and Empowerment (HOPE) Project Uganda</p>	<p>Project Name: <i>Baseline Survey Implementation of HOPE Project</i></p> <p>Project objective: The consultancy was aimed at ascertaining the conditions of the target communities so as to streamline project activities to suit specific needs.</p> <p>Project activities: The baseline focused on analyzing the level of understanding of the target group in relation to their needs, vulnerabilities and opportunities; analysis of key areas which the project needs to</p>

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	<p>focus on and determining the need to streamline current activities to suit the needs of the targeted population; establishing targets and developing monitoring and evaluation systems to facilitate performance measurement; and examining project limitations with the aim to examine the need to join efforts with related programmes to address critical issues revealed by the study.</p>
<p>World Vision-Home-based Care for OVC-HIV/AIDS Prevention and Empowerment (HOPE) Project Uganda</p>	<p>Project Name: <i>Midterm Evaluation Of Hope Project Uganda</i></p> <p>Project objective: The mid – term evaluation aimed to assess the achievements and challenges of HOPE project's activities and management in a manner conducive to the implementation of the resulting recommendations and action plan.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Assessed the quality of the Project design in relation to the appropriateness of project goals, objectives, activities, as well as assumptions and risks; b) Assessed the progress of activities aimed at achieving project objectives, the potential effects of these activities, and their relevance to the needs of the target groups; c) Examined the efficiency and effectiveness of project management; d) Identified the strengths and weaknesses in the design and implementation of the project so as to improve service delivery for better sustainability to the beneficiaries; e) Identified lessons learned from project implementation and past experience and made recommendations for future improvement of project performance.

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<p>World Vision-Uganda</p>	<p>Project Name: <i>Baseline Survey of Aboke Area Development Programme</i></p> <p>Project objective: The purpose of the survey was to clearly understand the existing vulnerability issues in Aboke Sub County and the quality of life in the households and the community.</p> <p>Project activities:</p> <ol style="list-style-type: none"> a) Review and analysis of available information about the programme and specific project indicators; b) Measurement of specific programme impact and monitoring indicators; c) Recommendation of programming indicators for programme final design; d) Analysis and documentation of key findings in order to generate a statistical and narrative baseline survey report for formulation of recommendations and implementation strategies.
<p>World Vision-Uganda Area Development Programme (ADP)</p>	<p>Project Name: <i>End of project evaluation of World Vision Uganda ADP Sustainability Pilot Project (s) in 5 pilot models.</i></p> <p>Project objective: The evaluation scope included an assessment of the appropriateness and effectiveness of each of the piloted models with the objective to learn from them, make comparisons with other sustainability models that have been successfully implemented by related programmes to determine the most appropriate model(s) for adoption in future WVU programmes.</p>

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	<p>Project activities:</p> <p>a) Reviewed the sustainability models adopted by the four ADPs, identified and documented the key components of each model and assessed the appropriateness and effectiveness of each model in relation to feasibility and impact; assessed the individual performance of local implementing institutions with specific regard their capacities. ADP staff capacities were also assessed;</p> <p>b) Identification and documentation of gaps/ limitations and appropriate recommendations for improvement were made. Review of the organisational policies and procedures of both WVU and the local institutions (where available) and assessment of the adequacy of the information management systems in relation to supporting growth and sustainability; identified challenges and lessons learnt during project implementation and recommended sound practices for use in future programming; identified and recommended the most appropriate and effective sustainability model(s), including a review of other successfully implemented models of related development programmes, so as to inform the WVU sustainability strategy.</p>
<p>Africa Action Help International</p>	<p>Project Name: <i>Final Evaluation of capacity building in post-conflict environment in South Sudan.</i></p> <p>Project objective: The evaluation's main objective was to determine the effectiveness of the project's new information systems, training programmes in peace building and resulting changes in</p>

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	<p>attitudes, behaviour and practices in the affected communities.</p> <p>Project activities: FRIENDS Consult accomplished the evaluation by assessing the project relevancy; extent to which the project development goal and objectives were achieved; effectiveness of each of the project components; sustainability; synergies that existed and good practices and lessons learnt for replicability of results for future projects.</p>
<p>Help Age International - northern Uganda Social Protection project</p>	<p>Project Name: <i>Social Protection Study in Northern Uganda</i></p> <p>Project activities: The study analyzed existing Social Protection and health service policies and initiatives that were in place in the Northern Uganda region and also assessed the level of access to these initiatives among vulnerable people and groups especially older persons in the project areas in the districts of Gulu, Amuru and Nwoya. In addition the study also assessed the capacity of CSOs, community structures and the CSDPSP to effectively engage in Social Protection advocacy.</p>

TRAINING

Client Name / Organization	Consultancy assignments taken
<p>Project for Financial Inclusion in Rural Areas - PROFIRA 2017</p>	<p>Project Name: Training SACCOS In Credit and Default Management in Eastern (Mbale Soroti and Iganga districts) and Northern Uganda (Kitgum, Adjumani, Nwoya and Gulu)</p> <p>Project objective: To facilitate expansion of financial services to a large portion of the rural population that has little or no access to financial services through strengthening Community Savings and Credit Groups (CSCGs) and Savings and credit cooperatives (SACCOS).</p> <p>Project activities: PROFIRA hired FRIENDS Consult Ltd to build the capacity of SACCOS through providing deep knowledge in the areas of loan appraisal, approval, monitoring and recovery to ensure that they are able to manage their operations and remain sustainable.</p>
<p>STANBIC BANK Uganda</p>	<p>Project Name: <i>Personal Finance and Preparing for Retirement Training</i></p> <p>Project activities:</p> <ul style="list-style-type: none"> a) helping participants deeply appreciate the root causes and effects of personal financial problems b) helping the participants to develop the right productive retirement mindset so as better their retirement future plans c) enriching practical views on how they can avoid personal financial collapse d) reassuring the participants, through self-driven experiential mind-opening sessions, that they have and need to use what it takes.
<p>Women Informal Employment Globalising And Organizing (WEIGO) (2016)</p>	<p>Project Name: <i>Development of Training Materials - Enhancing Financial and Business Management Skills</i></p>

	<p>Project objectives Provide consultancy services for development of training materials that will be used in enhancing financial and business management skills for informal women in fair trade.</p>
<p>Encot/ Grameenagricole 2015</p>	<p>Project Name: <i>Technical Training in Delinquency Management Skill</i></p> <p>Project objectives: To enhance ENCOT's credit operations team (credit officers and managers) in modern credit risk and delinquency management concepts – equipping them with skill and knowledge in making proper loans and managing a clean portfolio.</p>
<p>Training of Encot staff (2015)</p>	<p>Project Name: Training staff in credit operations and small holder farmer product development process</p> <p>Project objectives: The training aimed at enhancing staff in the organisation's group lending methodologies and how to develop products for the new staff.</p>
<p>Agribusiness Initiative Trust (aBi) / Uganda Central Cooperative Financial services limited (UCCFS) and member (SACCOs)</p>	<p>Project Name: <i>Consultancy Services to Support Capacity Building for Uganda Central Cooperative Financial Services Limited (UCCFS) and Member Savings and Credit Cooperative Organisations (SACCOs)</i></p> <p>Project objective: The assignment objective was to strengthen UCCFS' institutional capacity as well as that of members SACCOs through institutional assessments and capacity building; relationship management for the three parties and performance based monitoring and evaluation.</p> <p>Project activities: The assignment focused on supporting UCCFS to implement its five year strategic plan whose overall goal was transforming and improving UCCFS operations and those of its member SACCOs to create a vibrant SACCO movement in the country.</p>
<p>Rwanda Cooperative Agency (RCA) / IFAD</p>	<p>Project Name: <i>Capacity Needs Assessment and Technical Support to Establish Management Systems and Tools at the Umurenge SACCOS for Rwanda Cooperative Agency (RCA) Staff</i></p>

	<p>Project objective: Widening the financial services sector in Rwanda by improving and strengthening the management of 416 Umurenge SACCOs.</p> <p>Project activities: FCL assessed the needs of the 148 Umurenge SACCOs, trained the SACCOs in the areas of savings mobilization, financial management, governance, management and supervision, accounting and reporting. Technical Assistance (TA) in training of trainers was also provided to ensure that the knowledge and skills acquired by the managers and supervisors trickles down to the rest of the staff of the SACCOs.</p>
<p>HOFOKAM Microfinance / REGMIFA TA</p>	<p>Project Name: <i>Five – Year Strategic Business Plan and Strengthening of Senior Management and Board of Directors’ Oversight and Monitoring Capacities for HOFOKAM Uganda</i></p> <p>Project objective: Developing a five-year business plan that would ensure adequate strategic direction by management and corporate governance of the institution.</p> <p>Project activities: a) Developed a business plan that outlined the core strategic thrusts of the organization. This included development of a strategic plan, development of an operational plan and a business case b) Trained senior management and Board of Directors to strengthen their oversight and monitoring capacities, and c) Delivered training and mentoring activities to the Chief Finance Officer and the financial department staff in use and management of the financial projections model in order to update them regularly and carry out simulations and sensitivity analysis</p>
<p>Microfinance Investment Support Facility for Afghanistan(MISFA)</p>	<p>Project Name: <i>Training Needs Assessment and Training of Trainers Programme in Adult Learning Principles, Microfinance Concepts and best practices</i></p> <p>Project objective: The assignment aimed at enhancing the knowledge and skills of MISFA’s financial partner institutions in the areas of Adult Learning principles, microfinance concepts and best practices.</p> <p>Project activities: FCL delivered the Training of Trainers (TOT) to</p>

	<p>selected management staff of MISFA and its partners that enhanced their skills to effectively train and provide technical assistance to MFI board members, management and staff. This training was rated excellent by all participants.</p>
<p>Stromme Microfinance East Africa Limited</p>	<p>Project Name: <i>Market Study on Housing Microfinance, Institutional Diagnostic of Stromme Microfinance East Africa's 6 partner Institutions in Uganda, Kenya and Tanzania, and Development of a Housing Microfinance Loan Product</i></p> <p>Project objective: The consultancy focused on determining demand for housing by the low income earners in identified partner institutions of Stromme Microfinance East Africa; and determining the partner institutional(s) readiness of to offer the housing microfinance product.</p> <p>Project activities: FRIENDS Consult undertook the institutional diagnostics on the partner institutions; developed a generic housing microfinance product that was adopted and customised by the partner institutions; developed policies and procedures manuals and designed and delivered a training to staff of the partner institutions in the implementation of the new product.</p>
<p>Rural Savings Promotion & Enhancement of Enterprise Development (Rural SPEED) / USAID</p>	<p>Project Name: <i>Development of the SACCO Due diligence Tool for Rapid Appraisal of SACCOS</i></p> <p>Project activities: The assignment entailed designing a quick appraisal tool for SACCOS under the Rural SPEED project in Uganda. The broad key performance areas covered by the tool include; Governance effectiveness and strategy; Management effectiveness; Product development; Asset and liability management; Accounting and financial management; Financial sustainability; Outreach; Prudence and transparency in product pricing and Financial management and transparency.</p> <p>This tool has since become widely used by the microfinance industry stakeholders to assess rural financial institutions at the national and international level.</p>
<p>Strategic and business plan for various microfinance</p>	<p>Project Name: <i>Facilitation of Strategic Business Plans for various financial institutions</i></p>

	<p>These FIs included Agar SACCO; Adventist Development and Relief Agency (ADRA); Share An Opportunity Microfinance(U) Ltd. (SAO); Five Talents Uganda; Muhame SACCO; EBO SACCO, UCSCU; Uganda Cooperative Alliance (UCA); Plan Uganda (Kamuli Twisania SACCO); Micro Enterprise Development Network (MEDNET) and Federation of Rwenzori Microfinance Associations (FORMA) among others.</p> <p>During the development of the business plans, a participatory approach was used to ensure ownership of the final deliverables. Accordingly, FCL undertook institutions diagnostic (s) covering all the key areas of the institutions (<i>legal status; relevancy of the vision, mission and strategic objectives, organisational structure, governance, policies, systems, processes and business model</i>); SWOT analyses; setting strategic goals, objectives and actions; financial and non-financial implications and implementation work plans.</p>
<p>Uganda Martyrs University Nkozi, Department of Microfinance</p>	<p>Project Name: <i>Refinement and Development of Course Curricular and Materials for the Diploma and Bachelor's Degree Course in Microfinance and Community Economic Development for Uganda Martyrs University.</i></p> <p>Project activities: The Project involved refining and developing 16 modules for the Diploma and Bachelor's degree course for the department of Microfinance. The courses included;</p> <ul style="list-style-type: none"> i) Microfinance Procedures & Mechanisms of Groups Lending; ii) Legal & Regulatory Environments for MFIs iii) Accounting for MFIs, Management of MFIs iv) Regulation and Reporting for MFIs v) Human Resource Management for MFIs vi) Credit Risk Appraisal & Monitoring vii) Ethics in Microfinance viii) Microfinance as a tool for Community and Economic Development ix) Product Development Cycle and Product Diversification x) Microfinance, Rural Finance & Financial Markets xi) Treasury Management xii) Customer Loyalty and Service xiii) Governance of Microfinance Institutions xiv) Developing Products for Savings Mobilization xv) Strategic Management for MFIs xvi) Micro Insurance, Linkages and Performance

	<p>Monitoring and Evaluation.</p> <p>These modules have since been delivered for the last three years and have all been rated excellent.</p>
Association of Micro Finance Institutions in Uganda (AMFIU)	<p>Project Name: <i>Trainer of Trainers (TOT) Course for Performance Monitoring Tool (PMT)</i></p> <p>Project activities: Developed and delivered a Trainer of Trainers (TOT) course for Performance Monitoring Tool (PMT) to AMFIU's pool of trainers- AMFIU.</p>
Association of Micro Finance Institutions in Uganda (AMFIU)	<p>Project Name: <i>Governance Needs Assessment of AMFIU's 108 Members</i></p> <p>Project activities: The study involved undertaking institutional diagnostic of 100 institutions of various types, produced a detailed diagnostic report on all aspects of governance (ownership, organs and structures, separation of duties, board quality and effectiveness, accountability, strategy, policies/ procedures, balance of power, compliance and others), documented the weak areas/gaps and made practical recommendations for implemented. The report was well appreciated and recommendations adopted by AMFIU and its development partners to help MFIs improve their governance through training and technical assistance).</p> <p>The consultancy informed AMFIU on the governance gap and the required capacity building interventions needed to assist its member MFIs.</p>
Association of Micro Finance Institutions in Uganda (AMFIU)	<p>Project Name: <i>Development of a Sustainability Strategy which AMFIU has used to Enhance its Earned Income</i></p> <p>Project activities: The assignment involved thoroughly studying the microfinance industry needs, identifying the suitable niches for AMFIU and focusing AMFIU's sustainability drive towards more keenly meeting the needs of the industry. This has enabled AMFIU to introduce and sustain more fee earning services and to operate with a significant focus on becoming more self-sustaining and all stakeholders rated the strategy "excellent".</p>
ENERGY FINANCE	
European Commission/ ACP-EU Energy Facility	<p>Project Name: <i>Implementation of the Sustainable Energy Markets Acceleration (SEMA) Project</i></p> <p>Project objective: FRIENDS Consult is the Uganda country implementer</p>

	<p>of the SEMA project that is implemented in the three East African countries (Uganda, Kenya and Tanzania) and managed by TRIODOS Facet (now ENCLUDE).</p> <p>With funding support from European Union (EU) and Humanist Institute for Cooperation with Developing Countries (HIVOS), the four (4) years project aims to stimulate the uptake of renewable energy solutions among the rural population in Kenya, Uganda and Tanzania by supporting and linking energy businesses and financial institutions serving rural markets. The project focuses on renewable energy technologies suitable for households and micro enterprises such as solar home systems, small scale biogas and wind energy.</p> <p>As the country implementers, FCL works with rural energy businesses by helping the enterprises to develop and implement marketing and promotion plans, setting up distribution and after sales network and linking energy businesses with rural financial institutions for end user finance and facilitating access to business finance. With the FIs, FCL works with these to develop testing and marketing of dedicated renewable energy loan products; training staff on renewable energy technologies.</p>
<p>a) Uganda Finance Trust MDI Ltd (UFT); b) FINCA Uganda c) Uganda Microfinance Limited (UML), now Equity Bank Uganda Limited</p>	<p>Project Name: <i>Market research and development of a photovoltaic (PV) end-user finance product.</i></p> <p>Project objective: The Project focused on a market study, development of a solar loan product and a strategy for promoting the solar energy product.</p> <p>Project activities: The assignment involved interviews with the financial institutions to assess their institutional capacities and readiness to provide the PV end user finance and demand and supply studies for potential customers of the PV product. The outcome of the project included;</p> <ul style="list-style-type: none"> a) An appropriate product prototype for the PV acquisition product that adopted the product into a specific product brand for the organization b) PV product manuals for product implementation c) Product training handbooks and a financial appraisal of potential product performance in each case d) Communication and marketing strategy for the PV product.

<p>USAID's Support for Private Enterprise Expansion and Development Project (SPEED)</p>	<p>Project Name: <i>Automation of Computers and Alternative Power Solutions for Rural Finance Institutions in Uganda</i></p> <p>Project activities: The consultancy involved conducting a baseline survey to establish the reliability of Grid Power in Rural Financial Institutions in Uganda; aided automation of village banking; conducted a survey with ICT & Power Backup vendors to establish ICT Equipment power consumption matrix and power backups and designed Alternative Power and Computing Options for the FIs</p>
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