

FRIENDS CONSULT LIMITED PROJECT MANAGEMENT APPROACH AND EXPERIENCE



Introduction

FRIENDS Consult Ltd (FCL), a management/business consulting firm, has since 1997 delivered solutions to scores of organizations in the banking, micro/rural finance, corporate business, economic and social development sectors. Among the many things that FCL does very well in these sectors is project and fund management for capacity building.

Approach

Our approach keenly focuses on outcomes, results and impact. Before signing a contract to manage a capacity building project or Fund, we first fully understand the client's strategic intent and that becomes our guiding True North. We then develop the project/Fund management strategy, annual plans and execute activities that focus on delivering the strategic outcomes and impact.

Experience

The following are among the projects/ Funds we have managed for clients in the past, giving us good experience to do it even better.

 CLIENT	 PROJECT	 REFERENCE
Uganda Energy Capitalization Credit Company (UECCC)	<p>This assignment involved a series of distinct but related sub-assignments, each with clearly defined a deliverable. The sub-assignments were: 1) Market research for and development of a Wholesale Working Capital Facility for UECCC to lend to financial institutions 2) Development of a retail Solar Energy Working Capital Product for the partner financial institutions to lend to their customers/ clients 3) Development of the UECCC Operations Manual 4) Updating and enriching of the UECCC Financial Management/ Accounting Manual 5) Updating and enriching of the UECCC Internal Audit Manual. FCL undertook and accomplished this assignment to the delight and satisfaction of the client, in nine months.</p> <p>Jan-Sep 2017. Contract price US\$ 250,600</p>	<p>Roy Baguma – Transactions Director Tel: +256 772- 469 229</p> <p>Email: rbaguma@ueccc.or.ug</p>
PROFIRA (7-year IFAD funded Govt of Uganda project) -Eastern Uganda	<p>Under IFAD funding, the Project for Financial Inclusion in Rural Areas (PROFIRA) is/was a seven-year project that concludes in June 2020. The project focuses on training and technical assistance for 85 rural savings and credit organizations (SACCOs) in Portfolio and Delinquency Management. This was to help them manage their loan portfolios better and improve asset quality. Six months to the end, the contracted final deliverables and outcomes are already largely met.</p>	<p>Lance Kashugyera – PROFIRA Manager Tel: +256 772-441 662</p> <p>Email: kachulance@yahoo.com</p>
PROFIRA - Northern Uganda	<p>This contract/ assignment was similar to the one of PROFIRA East (above). Under IFAD funding, the Project for Financial Inclusion in Rural Areas (PROFIRA), hired FCL to manage and implement the training and capacity building of 87 SACCOs in Eastern Uganda, a job that has been very well done according to the client. Six months to the end, the contracted final deliverables and outcomes are already largely met.</p> <p>Sep 2016-June 2020. UGX 657.3 million (US\$ 208,600)</p>	<p>Lance Kashugyera – PROFIRA Manager</p> <p>Email: kachulance@yahoo.com</p>
EU/ Hivos – Sustainable Energy Markets for Africa (SEMA) Project	<p>Funded by the EU and Hivos, the SEMA Project linked solar energy entrepreneurs with rural financial institutions through 1) needed consulting services, 2) technical assistance to rural financial institutions in developing and refining solar loan products, 3) getting the solar entrepreneurs to better understand how financial institutions work, 4) helping solar entrepreneurs to improve their quality and increase sales volumes through organised loan offerings from the rural financial institutions 5) getting solar entrepreneurs to form strong business links with rural financial institutions for mutual benefit. The project was managed by Trodos Facet of Netherlands at the international level with FRIENDS Consult Ltd doing Uganda country level management and technical work with the financial institutions and the solar partners.</p> <p>Oct 2011-Sep 2015. Contract price to FCL Euro 259,200</p>	<p>Lisanne Heemskerk</p> <p>Tel: +316-12646872</p> <p>Email: iheemskerk@includesolutions.com</p>

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<p>HIVOS- Monitoring of the three- year Seed Capital 2015-2017</p>	<p>Under this assignment, FCL monitored and supported the Enterprise Support & Community Development Trust (ENCOT, an MFI) on behalf of Humanist Institute for Co-operation with Developing Countries (Hivos) for three years, delivering results that Hivos was very satisfied with.</p> <p>FCL undertook focused training, technical assistance in areas like credit management, asset quality improvement, development of manuals for process and result optimization, operational reporting and other areas. FCL also assisted Hivos in monitoring of ENCOT's performance, assessing whether the agreed performance targets were being met as well as providing feedback to ENCOT on major findings; advising on possible solutions to identified problems/ threats.</p> <p>Mar 2016-Dec 2017</p> <p>Contract price Eur 23,600</p>	<p><i>Pascal Mandhawun</i></p> <p><i>Tel: +256 772-362, +265701-362 265</i></p> <p><i>Email: Pachal.mandhawum@encot.org</i></p>
<p>GAMBIA TA – Resident Technical</p> <p>Assistance in boosting rural finance</p>	<p>FCL won an international competitive bid to offer a three-year technical assistance to the IFAD funded Rural Finance Project (RFP) in improving performance and effectiveness of the rural finance sector in The Gambia.</p> <p>During the three years FCL accomplished: 1) a complete sector diagnostic, identifying opportunities, pain points and critical areas to address 2) development of a strategic plan for the TA 3) Implementation of technical assistance to RFP, microfinance institutions, village savings and credit associations, the Gambia Association of Microfinance Institutions (GAMFI) and other stakeholders 3) development of well researched agricultural loan products for the different MFIs and helping them to pilot, launch and rollout the agri-finance products 3) Development of a comprehensive VISACA Due Diligence Tool 4) Capacity Building Plan for in-country Technical Service Providers 5) Developing training curricular for VISACAs and their members 5) Developing ToRs for further capacity binding of rural/ micro finance institutions after the TA period 6) Development of a turnkey course in Agricultural Lending 8) Training managers and consultants of microfinance in Gambia on i) Microfinance Sound Practices and ii) Agricultural Lending 7) Design/ development of the training/ TA Fund for microfinance in The Gambia 8) Strategic plan for the network of community based institutions, the V-Apex</p> <p>The client (both RFP and IFAD) was very satisfied with the TA at the end of the period</p>	<p><i>Lamin Fatajo – RFP Coordinator</i></p> <p><i>Tel: +220 985-9880</i></p> <p><i>Email: laminjs689@yahoo.com</i></p>

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RFP GAMBIA Fund Management	<p>After the above explained project TA period ended, RFP and IFAD decided that had more funds but the project was coming to an end. FCL was therefore retained for 6 months to manage the remaining capacity building fund, used for hiring local Gambian constants to offer capacity building services to MFIs. This was done well and the client was satisfied.</p> <p>June-Dec 2015. Contract price US\$ 24,300</p>	<p><i>Lamin Fatajo – RFP Coordinator</i></p> <p><i>Tel: +220 985-9880</i></p> <p><i>Email: laminjs689@yahoo.com</i></p>
aBi - UCCFS : long term capacity building	<p>This involved capacity building for Uganda Central Cooperative Financial Services Limited (UCCFS) and member savings and credit cooperative organisations (SACCOs) over a fifteen month period. The assignment focused on supporting UCCFS to implement its five-year strategic plan whose overall goal was to strengthen both member- SACCOs and UCCFS itself. FCL conducted a diagnostic review of UCCFS and its partner SACCOs, prepared and comprehensive training/ capacity building strategy and implemented it with UCCFS and the SACCOs.</p> <p>While performance of the SACCOs generally improved quite significantly during the period, that of UCCFS was only modest (largely because the SACCOs were not fully comfortable depositing their funds with UCCFS). Generally, however, the project was successful</p> <p>Jan 2013-Oct 2014 US\$ 100,500</p>	<p><i>Peter Patel Ochieng</i></p> <p><i>Tel: +256 772-957 570</i></p> <p><i>Email: pochienghs@gmail.com</i></p>
Stromme Microfinance East Africa Ltd	<p>This assignment, which took 16 months, had five distinct but related phases: 1) Market survey for poor/ low cost housing and related finance in three East African countries – Kenya, Tanzania and Uganda 2) Institutional diagnostics of nine microfinance institutions in the three countries, focusing on their operations, asset quality, staff aptitude and readiness to introduce/ offer housing microfinance 3) Design of detailed product prototypes for housing microfinance, that the partner institutions could adapt and offer 4) Training MFI and Stromme staff in housing microfinance, focusing on the developed products and their rationale 5) Project implementation report, covering the entire accomplishment of the assignment.</p> <p>Feb 2010- April 2011. Contract price US\$ 53,100</p>	<p><i>Paul Katende</i></p> <p><i>Chief Executive Officer</i></p> <p><i>0772484692</i></p> <p><i>Email: p.katende@solutifinance.org</i></p>

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RWANDA Rwanda Cooperative Agency (RCA)	<p>Capacity Needs Assessment and Technical Support to Establish Management Systems and Tools at the Umurenge SACCOs for Rwanda Cooperative Agency (RCA) Staff over a 15 month period. The goal of the project was to widen the financial services sector in Rwanda by improving and strengthening the management of 416 Umurenge SACCOs</p> <p>FCL assessed the skill and capacity needs of a representative sample of 148 Umurenge SACCOs, and then trained all the SACCOs in the areas of savings mobilization financial management, governance, management and supervision, accounting and reporting. Technical Assistance (TA) and 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>Period Contract price US\$ 126,300</p>	<p><i>Mukakarangwa Francisca</i></p> <p>Tel:+250 788 624 136</p> <p>Email: francisca1973@gmail.com</p>
PRIDE Microfinance Ltd Agri Finance	<p>This assignment involved market research, agricultural finance product development, TA for launching and rollout, and training as well as technical assistance for monitoring implementation for 12 months thereafter. All contracted deliverables and outcomes were surpassed and the client was very happy.</p> <p>June 2010– April 2011. USD 36,000</p>	<p><i>Veronica Gladys Namagembe (MD)</i></p> <p>Email: vnagembe@pridemicrofinance.co.ug</p>
TJX UK	<p>A loyal, repeat client (TJX) hired FCL to manage the procurement and supervision of the technical service provider to construct channels and do all the other civil works to provide water for communities living in the Rwenzori region through gravity, from up the Rwenzori Mountains. The job was done well to the satisfaction of the client.</p> <p>July 2016-April 2009 Contract price US\$ 41,830</p>	<p><i>Jerome Buckley</i></p> <p>Jerome.Buckley@tjxeurope.com</p> <p>+44(0)7918361143</p> <p>+44(0)1923814252</p>
USAID-Rural SPEED; DANIDA-ASPS and Uganda Microfinance Ltd	<p>This assignment involved market research, development of a micro-leasing product, technical assistance in launching and rolling out the product, and monitoring implementation/ outcomes for 12 months. The developed product out performed design-level projects by nearly 200% because the product features were developed to be keenly market-responsive.</p> <p>June 2002-Dec 2006; Contract price US\$ 31,500</p>	<p><i>Charles Nalyaali</i></p> <p>0788827576</p> <p>0753977977</p>

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<p>STROMME Microfinance East Africa -</p>	<p>Under a 15 month contract, FCL gave technical support for the set-up of one rural financial institution (WAHI in Tanzania) and for the growth and consolidation of two in Uganda (COVID MFI and the CBS- Nsindikanjake PEWOSA SACCO). FCL conducted the following among others:</p> <ul style="list-style-type: none"> a) Guided the improvement of governance, management and financial controls at PEWOSA b) Conducted a comprehensive portfolio audit, procedures review and designed professional Credit management policies and templates for all the three institutions c) Offered technical assistance for improved financial management and report for all the three d) Trained staff and board members of all the three institutions on vital governance, management and technical aspects e) Helped in mobilization, sensitization and training of WAHI members, and working with them to register, form governance organs and start to operate like a corporate institution with singularity of strategic focus f) Advised on improvement of Board plans and strategies g) Reviewed and improved training materials h) Advised on the development of new products i) Gave technical assistance to improve overall risk management j) Reviewed the MIS for loan tracking suitability k) Advised the institutions on the suitable frameworks for partnerships <p>2015-2017 Contract price US\$ 103,900</p>	<p><i>Paul Katende</i> <i>Chief Executive Officer</i> 0702484692 pkatende@solutifinance.org</p>
<p>Housing Finance Bank / Agribusiness Trust (aBi)</p>	<p>This was to support capacity-building in agribusiness finance. Having tried and not succeeded at offering agricultural finance, HFB contracted FCL to do a diagnosis and give technical assistance to establish this line of business.</p> <p>After the FCL technical assistance, the product picked u and is today one of the products offered by the bank to various customers</p> <p>Nov 2011-Mar 2013 Amount UGX 106,200,000 (US\$ 39,500)</p>	<p><i>Paul Nuwagaba</i></p> <p><i>Tel: +256 772- 415 361</i></p> <p><i>Email:</i> Paul.Nuwagaba@housingfinance.co.ug</p>

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<p>Microfinance Investment and Support Facility (MISFA) –</p>	<p>This was a one-year contract to study the microfinance industry in Afghanistan, interact with key consultants and trainers therein, and work with them to improve their capacity. FCL accomplished the following</p> <ol style="list-style-type: none"> Sector diagnostic Development of a highly tailored, country-specific course on Microfinance Concepts and Practices Development of a Training of Trainer’s course for Microfinance managers and consultant in the country Delivering the above two, in two separate missions, to four group of microfinance consultants <p>From the participants verbal comments and formal evaluations, these activities left them with immediately usable skills to help the whole sector improve in the country</p> <p>Sep 2009-Oct 2010 Contract price US\$ 63,800</p>	<p>Name: Saifullah Saifi</p> <p>Position: Manager Technical Support</p> <p>Tel: +93 (0) 70 273 214</p> <p>Email: saifullah.saifi@misfa.org.af</p>
<p>MCAP Design and Management</p>	<p>MCAP was a matching grant for capacity building of micro/rural financial institutions, designed for Government of Uganda with funding support from the EU and IFAD, as a basket of funds to address critical capacity needs of the microfinance industry in Uganda.</p> <p>FCL designed the turnkey project, after thorough consultations and reconciliation of many diverse views of the industry and whether the Fund needed to be set up, what it should do, how it should work, stakeholders’ roles and target beneficiaries.</p> <p>After MCAP was approved by IFAD and Government of Uganda, FCL was contracted to manage the Fund for 18 months. Actual performance exceeded all the stretch deliverables and outcomes under the contract.</p> <p>Design – Sep- Dec 2003; Contract price US\$ 13,500</p> <p>Management -June 2004-Sep 2005; Contract price US\$ 381,000</p>	<p>Lance Kashugyera – PROFIRA Manager</p> <p>Tel:+256772-441 662</p> <p>Email: kachulance@yahoo.com</p>
<p>Business Culture Fund (Government of Uganda with IFAD funding)</p>	<p>BCF was a component of the Microfinance Outreach Plan of the Government of Uganda that aimed at inculcating sound business culture into Uganda’s small and microentrepreneurs, to help them sustain their businesses and grow. FCL won a national competitive bid to manage this for two years, and did this beating all the targets/ outputs.</p> <p>April 2006-Sep 2007; Contract price US\$ 360,000</p>	<p>Lance Kashugyera – PROFIRA Manager</p> <p>Tel:+256 772-441 662</p> <p>Email: kachulance@yahoo.com</p>