



FRIENDS CONSULT LIMITED



Training Profile

Empowering Financial Institutions
Through Tailored Capacity Building

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Who We Are

FRIENDS Consult Ltd (FCL) is a business and management consulting firm with over 27 years of experience delivering practical, innovative, and high-impact training and advisory services. We specialize in strengthening the capacity of financial institutions to manage risk, improve performance, and foster sustainable growth. Our ISO 9001:2015 certification reflects our unwavering commitment to quality and continuous improvement.

Our Vision

Contributing Towards Sustainable, Private Sector-led Economies.

Our Mission

To help our clients excel through high-quality, innovative solutions in business and related socio-economic sectors.

Why Partner with FCL?

1. **Proven Experience:** Over two decades of consulting across Uganda and the region, with a strong footprint in Financial Sector Development.
2. **Quality Assurance:** ISO 9001:2015 certified and recognized 7 times among Uganda's Top 100 Mid-Sized Enterprises (2013–2025).
3. **Expert Team:** Dedicated in-house professionals and a network of 80+ seasoned Associate Consultants (Industry Experts).
4. **Strong Values:** Integrity and transparency, Honour and Respect for all Persons and Customer Delight.

Our Training Value Proposition

Affordable practical solutions for performance improvement delivered by highly skilled industry experts

Our Training Methodology

We use adult learning approaches that puts participants at the center of the learning process:

- Peer learning and experience sharing
- Small group and plenary discussions
- Real-life case studies, simulations, and role plays
- Blended delivery (in-person, online, hybrid)
- Follow up support: Coaching and mentorship
- Professional certification for training participants



CREDIT ASSESSMENT & APPRAISAL

The principles of good lending are unchangeable, while the strategy, methods, and tactics must evolve fast to ride on the crest of change and remain highly relevant. This training will enable the attendees to focus more on things that matter the most during loan/ credit appraisals. It will also expose them to options that leverage technology to ensure good asset quality through careful assessment of loan applications.

COURSE OBJECTIVES

By the end of this course, the participants will have gained and sharpened their skills for:

- a) Assessing credit proposals efficiently using fundamental credit underwriting principles
- b) Using high tech tools like AI and automated credit scoring to make credit decisions
- c) Effective management of credit risks through careful borrower onboarding.



CONTENT

DAY 1

1. Changing Roles of Credit Assessment
2. Adopting Credit Assessment to Rapid Market Dynamics and Technological change
3. Overview of Credit; Its vitality to a Bank
4. Packaging Credit into Customer Solutions
5. Lending Process (Credit Cycle).

DAY 2

1. Identifying & Managing Risks in the Credit Cycle - including use of relevant AI tools
2. Credit Process Optimization in the 4IR
3. Understanding Financial Statements
4. How to Assess the Borrower (person, business/ entity)
5. Internal Data Mining to Improve Credit Scoring & Evaluation

DAY 3

1. How to Assess the External Environment
2. Supportive and Preventive Portfolio Management
3. Managing Credit Risk: Lessons Learned From Past Experience
4. Credit Risk Management in the 4IR era
5. Test, Action Planning and Follow up

There will be a course completion test and certificates will be given to those that score at or above the pass mark.

CUSTOMER ACQUISITION AND CARE



What do customers want today? To be served with the right products by knowledgeable and pleasant, respectful people in a timely way. That is the capability that this course will impart to those who attend it.

COURSE OBJECTIVES

This course will sharpen participants' skills and knowledge to excel in customer care and deliver customer delight. By the end of the course, the participants will have improved their capacity to:

- Acquire and retain large numbers of customers from different market segments.
- Package highly responsive solutions to satisfy the customers fully.
- Use AI and other tech solutions for focused prospecting of services to customers.

CONTENT

DAY 1

1. Changing roles of customer acquisition and retention in the 4IR
2. Excelling in customer acquisition amidst rapid market dynamics and technological change
3. Mastering Your Business Environment
4. Mastery of Your Products and Their Value to The Customer
5. Global Shifts and Their Impact on Our Market
6. Fundamentals of Sales Success – Problem Solver Versus Product Seller

DAY 2

1. Comprehensive Solutions Through Product/ Service Combinations
2. Lowering Resistance & Increasing Sales
3. Using Time-tested Principles for Closing
4. Framing Your Unique Selling Proposition
5. Pitching With Tailored Appeal to Capture the Prospect's Interest
6. Managing Objections, Complaints and rejections

DAY 3

1. Proven Principles & Techniques for Closing Sales
2. Using AI to Improve Market Scanning & Lead Generation,
3. Using AI to improve Cross-Selling, Up-Selling and Down-selling through predictive analytics
4. Using AI to Enhance Customer Delight & Engagement
5. Case Studies of Gen-AI Use to Enhance Banking Business
6. Test and Closure



There will be a course completion test and certificates will be given to those that score at or above the pass mark.

EFFECTIVE LEADERSHIP & MANAGEMENT



This course is intended to help lower and middle management to transform into senior management/ leadership positions. Participants will learn practical, tested and proven skills and aptitudes for managing, leading and rallying people around strategic goals/objectives for improved productivity. The fundamental principles of good management and leadership are unchanging, but the strategy, methods, and tactics must evolve and be highly adaptable to suit the time and context of the organization.

COURSE OBJECTIVES

This training is intended to ground the attendees on both the fundamental principles and practical methods for leadership and management for improving productivity. The course will take participants through practical ways to:

- Manage themselves, their teams and resources for optimum productivity
- Manage and lead with a clear focus and using tech advancements as enablers
- Embrace effective leadership and improve emotional intelligence in working with people

CONTENT

DAY 1

1. Embracing the Leadership Mindset
2. Critical Leadership Skills Needed in the 4IR
3. Emotional Intelligence for Effective Managers

DAY 2

1. How to Develop and Apply Leadership Principles and Skills Amidst Rapid Market Dynamics and Technological Change
2. Managing Yourself as a Manager
3. Managing Individuals for Maximum Productivity

DAY 3

1. Managing Teams for Optimum Productivity
2. Managing the Business of Your Domain
3. Effective Strategic Planning and Execution
4. Test, Action Planning and Closure



There will be a course completion test and certificates will be given to those that score at or above the pass mark.

EFFECTIVE MANAGEMENT OF NPLS



Every lender must learn how to prevent, manage and in some cases live with non-performing loans. When loans go bad the asset quality and profitability deteriorate. This course will impart to attendees the skills and insights needed to manage bad loans and get the best out of them

COURSE OBJECTIVES

By the end of the course, the participants will have:

- More deeply and comprehensively understood the causes, impact, and the laws/regulations regarding.
- Improved their capacity for effective management of bad loans.
- Better understood the changing roles of the Bad Loans manager in the 4IR .

CONTENT

DAY 1

1. Impact of bad loans on the lender, borrower and other stakeholders
2. Laws, regulations and loan classifications
3. Causes of Loan default and How to Mitigate: National and International Experiences
4. Indicators and Warring Signs of Credit Risk/ Stresses Assets
5. “Our” Current Loan Portfolio Position and Implications.
6. Prevention and management of Problem Loans

DAY 2

1. Collateral management and asset restructuring
2. Problem loan methodology-centralised V decentralised approach
3. Effective Workout methodologies for recovery
4. Changing Roles of NPL Manager in the 4IR
5. Managing NPLs Effectively Amidst Rapid Market Dynamics and Technological Change
6. Test and closure

There will be a course completion test and certificates will be given to those that score at or above the pass mark.

EMOTIONAL INTELLIGENCE & INTERPERSONAL SKILLS FOR MANAGERS & LEADERS



What is the vital missing link that keeps good individual performers from becoming good managers? Emotional intelligence and related interpersonal skills. This training will take the attendees through a journey of self-discovery that will uncover the deep aspects of relational competencies to make them excellent managers and leaders.

COURSE OBJECTIVES

This course will impart to participants the requisite soft skills and relational competencies necessary for managers and leaders to excel. By the end of the course, the participants will have gone through experiential learning and improved their ability to:

- Govern their behaviour and conduct in ways that make them role models for the people they lead.
- Better understand and relate with other people in ways that boost cooperation and productivity.

CONTENT

DAY 1

1. Deepening Need For Relational Competencies in the 4IR
2. Building Blocks Of Emotional Intelligence: Self-Awareness, Self-Regulation, Empathy, Social Skills, Self-Motivation
3. Impact of EQ and IQ on Managerial and Leadership Success
4. Governing Yourself Through Self-Awareness and Self-regulation
5. Improving People's Engagement Through Empathy

DAY 2

1. Building Positive Influence Through Social Skills
2. Fostering High Productivity Through Self-Motivation
3. Understanding Personality Types to Improve Your Emotional Intelligence
4. Applying Emotional Intelligence Amidst Rapid Market Dynamics and Technological Change
5. Test, Action Planning and Follow up

There will be a course completion test and certificates will be given to those that score at or above the pass mark.

LOAN PORTFOLIO MANAGEMENT



Why the training matters:

Strong loan portfolio management is critical to a financial institution's stability, profitability, and compliance. This training empowers team to identify credit risks early, improve asset quality, and make informed, data-driven lending decisions. It also enhances regulatory preparedness, strengthens credit practices, and supports sustainable growth in an increasingly competitive and volatile financial environment.

COURSE OBJECTIVES

1. Equip participants with practical skills to manage growing loan portfolios in dynamic markets
2. Explore local and global experiences influencing portfolio quality
3. Strengthen credit risk evaluation and management capabilities
4. Learn proven strategies for early problem loan detection and resolution

Target Audience

Credit Officers, Portfolio Managers, Risk Analysts, Branch Managers, and other credit professionals.

COURSE CONTENT

DAY 1

- i. Evolving Role of the Loan Portfolio Manager in the Fourth Industrial Revolution (4IR)
- ii. Managing Expanding Portfolios Amidst Market and Technology Disruptions
- iii. Global Lessons: Loan Booms, Credit Crunches, and COVID-19 Aftermath
- iv. Uganda's Loan Portfolio Trends & Case Studies of Local Bank Failures

DAY 2

- I. The Loan Lifecycle: From Origination to Recovery
- II. Credit Risk Management Framework: Key Tools, Skills, and Processes
- III. Early Warning Systems: Identifying and Responding to Stressed Assets

DAY 3

- a. Practical Options for Problem Loan Resolution and Their Impacts
- b. Negotiation Techniques for Successful Loan Recovery
- c. Final Assessment and Course Closure



TRADE FINANCE

In the entire banking system, Trade Finance is where customer case, credit skills, business sector knowledge and risk management need to be combined in harmony as necessary skills to deliver value to the customer. This training will impart the necessary knowledge and skills for effective delivery of trade finance.

COURSE OBJECTIVES

This course will sharpen participants' skills and knowledge of trade finance. By the end of the course, the participants will have improved their capacity to:

- Apply fundamental trade finance principles to a wide variety of business structures, transactions and entities.
- Match and deliver the most relevant trade finance products or combinations thereof to clients.
- Use the documentation at the various stages of trade finance.

CONTENT

DAY 1

1. Introduction to Trade Finance
2. Business Structures and Trade Flows
3. Principles Of Trade Finance – Payments, Risk Mitigation, Financing & Information
4. How TF is Evolving in the 4IR

DAY 3

1. Financing customers' trade finance needs
2. Documentation in Trade Finance
3. Facility monitoring & control
4. Test and closure

DAY 2

1. Trade finance products
2. Letters Of Credit
3. Structured Trade Finance
4. Bonds and Guarantees
5. Construction Finance
6. Pre Export Finance
7. Post Export Finance
8. Invoice Discounting and Factoring
9. Other TF products
10. Customer appraisal/ assessment in Trade finance Repayment capacity

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Our Partners



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