



Request for Proposals

Organization Capacity Assessment (OCA) and Technical Assistance for Farmer Organizations.

Strengthening Institutionalization of the Client Protection Principles (CPPs) among SACCOs, Microfinance Institutions, Cooperatives, Agri-Fintechs and Agri-SMEs Receiving Wholesale Financing under Smallholder Credit Fund.

Issued by	PCP Uganda Limited)
Type of Contract	Consultancy Services Agreement
Issue Date	01 st October 2026
Closing Date for Proposals	22nd October 2026

1. Background

1.1. PCP Uganda Limited.

PCP Uganda Ltd is registered and licensed in Uganda as a Fund Manager and Investment Advisor by the Capital Markets Authority. It has been operating since 2005 as an agro-focused impact investment fund management business specializing in providing risk capital to agriculture-related businesses in East and Southern Africa.

1.2. Smallholder Credit Fund (SCF).

Originally known as the **Dairy and Horticulture Credit Line (DHCL)**, **Smallholder Credit Fund** is an Agro-focused credit fund managed by PCP that was set up with capitalization from the Embassy of the Kingdom of Netherlands (EKN) in Uganda to improve financial inclusion for smallholder farmers in the livestock and agri-food sub-sectors in Uganda. The fund was designed to provide tailored credit products to enable smallholder farmers adopt better farming technologies and innovations. SCF is providing affordable and patient lines of credit to Farmer Organisations including SACCOs, cooperatives, MFIs and Agri-MSMEs for onward lending to Smallholder farmers in Uganda's Kigezi, Rwenzori, Central, Elgon, Busoga and Lango sub-regions.

As a condition of financing, PCP requires Farmer Organisations (retail partners) to incorporate and comply with the standard Client Protection principles in their operations. This assignment forms part of PCP's commitment to its investor to ensure that Client Protection Principles are effectively implemented and institutionalized by participating retail partners by March 2027.

PCP Uganda Ltd seeks the services of an experienced consultant/consultancy firm to undertake a baseline audit of the current practices of the investee farmer organisations, design and deliver comprehensive capacity building to close the identified gaps, policy development and integration to reflect these standards.

2. Overall Objective:

To assess and strengthen the capacity of the retail partners (SACCOs, cooperatives, Agri-fintech and Agri-MSMEs) to understand, institutionalize, effectively implement, monitor, and continuously improve Client Protection Principles in their governance, policies, systems and day-to-day operations, in line with the Client Protection regulations.

2.1. Specific Objectives

The consultant/firm will:

- I. Assess existing client protection practices, policies, and gaps of participating institutions.
- II. Build the capacity of board and management staff to understand the relevance of Client Protection Principles in their business models.
- III. Develop practical procedures, tools, and templates that retail partners can adapt and apply.
- IV. Establish mechanisms for retail partners to self-monitor compliance and effectiveness over time.

3. Scope of Work

The assignment runs from initial assessment through post-training implementation support, in five stages:

- **Stage 1 –Organization Capacity Assessment:** Conduct a capacity/gap assessment and training needs assessment across institution types, and produce the assessment Report. The report should include classification of each retail partner against each CPP principle, identify specific deficiencies, and develop a time-bound corrective action plan.
- **Stage 2 – Capacity building Design:** Develop a tailored curriculum, training materials and a Client Protection Policy template with supporting tools and checklists.
- **Stage 3 – Training Delivery:** Deliver interactive workshops by institution category/region, including role-plays and complaints simulations, and administer pre-/post-training assessments.
- **Stage 4 – Policy Development and integration:** Support each institution to develop/strengthen its own policy, provide post-training technical assistance and coaching.
- **Stage 5 – Final Activity Reporting:** Produce the Final Consultancy Report with recommendations.

4. Training Methodology

The consultant must use a highly practical, participatory methodology combining:

- Presentations and facilitated discussion tailored to institutional context.
- Real-life case studies from SACCOs, MFI and Agri-Finetch lending, Cooperative and Agri-SME Services.
- Small-group exercises, policy-drafting exercises, and role-plays (disclosure, fair treatment, complaints handling).
- Product-transparency and affordability-assessment exercises using realistic borrower profiles.
- Data-protection scenarios.
- Pre- and post-training knowledge assessments.

5. Expected Outputs / Deliverables

- Inception report and work plan (methodology, training calendar, engagement plan).
- Capacity/gap assessment report with clear intervention recommendations.
- Training materials/manual, facilitator guides, and participant materials (all the standard CPPs).
- Delivery of training workshops for all participating retail partners across the sub-regions of Kigezi, Rwenzori, Central, Elgon, Busoga and Lango.
- Policy/Standard Operating Procedure templates and implementation tools per principle, including a complaints-handling template, a communication/transparency checklist, an affordability-assessment checklist, a data-protection checklist, and a monitoring scorecard.
- Final Consultancy Report with institution-level findings and recommendations.

6. Expected Outcomes

- All participating retail partners assessed against the applicable Client Protection Principles, with identified gaps documented and corrective action plans agreed
- All participating retail partners supported to adopt or strengthen the policies, procedures and operational tools necessary for CPP implementation.
- All participating retail partners should have formal, board-approved Client Protection Policies.

- Client protection integrated into day-to-day operations rather than treated as stand-alone compliance.
- Improved transparency, affordability practices, and complaints/grievance systems.
- Strengthened board/management oversight and accountability for client protection.

7. Target Participants

Participant Category
Senior management
Credit/field officers
Board/committee representatives

8. Consultant Qualifications and Experience

- The Consultant should possess at least a postgraduate degree in Business Management, Microfinance, Development Studies or related fields from a recognized and reputable institution.
- Certification in Client protection and social performance management is an added advantage.
- Have at least ten years of proven training experience with specialization financial services with excellent knowledge in social performance management and client protection, product development, policy formulation and implementation with a focus on SACCOs, Cooperatives and Microfinance
- Good knowledge of the Uganda financial system and in particular SACCO and cooperative sector, Micro Finance.
- Experience developing institutional policies, SOPs, and compliance/monitoring tools.
- Strong facilitation and adult-learning skills, track record of participatory, practice-based training.
- For firms, a team with complementary expertise in social performance and client protection principles and practices, and adult-learning facilitation will be of added advantage.

9. Duration of assignment

This consultancy will be undertaken within 04 months from the effective date of contract signing. November **2026** to February **2027**.

10. Evaluation Criteria

The bids submitted will be scored with a possible total of 100 points, broken down as follows:

Technical quality of the proposal and its suitability for the purposes	30
Experience in conducting similar assignment, Team composition, skill sets and qualifications	40
Financial bid and proposed payment terms submitted	30

11. Application Details;

All suitably qualified Individuals or firms are invited to submit their proposal highlighting technical understanding methodology, covering the points outlined in the TOR and accompanied by the following application documents:

- a) Letter of motivation outlining motivation and how experience, skills, qualifications, and professional fit with the required service description.
- b) Curriculum vitae or Résumé with full details of experience, achievements, qualifications, and names
- c) Contact details of three (3) references
- d) Work Plan and Budget. **NOTE:** The consultant's fee shall be inclusive of all expenses (including travel costs and all applicable taxes). PCP Uganda Ltd will meet the cost of the training workshops (including venue hires, food for participants etc).

12. Submission Instructions.

Interested firms should submit their proposals no later than 22nd October **2026**, written in English with prices stated in UGX. All responses must:

- Contain a detailed cost with applicable taxes and other charges clearly identified.
- Provide requested payment terms and conditions.
- Include a contact name, email address, and telephone number.
- For quotes from a firm, provide a brief outline of the company and services offered, including the company's full legal name and address, the jurisdiction of incorporation, the full legal name and country of citizenship of the company's owners/principal officers, and the year the business was established.
- If a consortium of firms or a team of consultants submits a quote jointly, the above information should be provided for each member of the team.
- Only include attached files that are 10 MB or smaller in size. compressed (ZIP, RAR), executable, or other unusual file formats will be rejected.

Submit proposals to: info@pearlcapital.net

copy to denis.mugalu@pearlcapital.net mary.nantume@pearlcapital.net and isabirye.wilson@pearlcapital.net