ADRA UGANDA

TERMS OF REFERENCE (TOR)

Consultancy Title:	Agricultural & Institutional Finance Specialist
Project Context:	S2S & ADRA DK/FasterOikos Blended-Finance Initiatives
Duty Station:	Kampala, Kyaka II, and Rwamwanja Settlements, Uganda
Duration:	45 Working Days (Between 1 October and 31 December 2026)
Contracting Entity:	ADRA Uganda

1. Purpose and Background

ADRA Uganda seeks an experienced practitioner to convert ongoing financial institution discussions and group assessments into viable, structured financing options for smallholder farmers, farm and non-farm enterprises, and community financial institutions (VSLAs/VSLFs) in Kyaka II and Rwamwanja settlements.

The consultancy will support ADRA Uganda's institutional finance portfolio (including S2S and the ADRA DK/FasterOikos initiative) by working alongside field staff to analyze credit options, build financial tools, and engage local banking partners. ADRA Uganda retains overall project leadership and ownership.

2. Scope of Work and Key Deliverables

Task 1: Loan Analysis, Product Design, and Group Readiness

- **1.1 Borrower Cases & Needs Assessment:** Validate borrower cases across farm enterprises (agricultural loans) and off-farm/non-farm enterprises. Reconcile existing assessments with group ledgers and bank records. Map working capital, capital investment, seasonal cash flows, total debt, and repayment capacity under realistic and stress scenarios. Distinguish share contributions, savings, interest income, and principal recovery.
- **1.2 Capacity & Loan Management Appraisal:** Assess how current VSLAs/VSLFs manage internal loans and current investments. Conduct a targeted capacity assessment for cash-flow management, record-keeping, and portfolio tracking.
- **1.3 Product Specifications:** Design tailored agricultural loan and business credit terms (principal, tenor, grace periods, repayment schedules, collateral/cash security, and total borrowing costs) based on verified borrower cases and bank feedback.
- **1.4 Financial Institution Engagement:** Review and compare written terms, worked assessments, and commitments from partner banks. Formulate adjustments, track technical clarifications, and provide verified local inputs for FasterOikos financial modeling.
- **1.5 Capacity Building & Tools:** Build reproducible Excel tools alongside staff and group leaders to maintain financial calculations, track readiness, and monitor pilot outcomes.

Task 1 Expected Deliverables:

- Jointly prepared borrower profiles and business-case models for farm and non-farm enterprises.
- Loan product specifications matrix and comparative bank terms overview.
- Group capacity assessment findings on loan management and current investments.
- Reproducible Excel financial templates and a team readiness/action tracker.

Task 2: Institutional Structure & Group Registration

- **2.1 Registration & Governance Matrix:** Support the team in tracking legal status and requirements for seven VSLFs/VSLAs across regulatory authorities and bank compliance teams.
- **2.2 Institutional Transition Analysis:** Assess requirements, financial feasibility, and operational steps for VSLFs/VSLAs to fully register as SACCOs or Cooperatives, ensuring clear permissions for onward lending and legal member equity. Obtain written regulatory/bank clarifications where needed.

Task 2 Expected Deliverables:

- Updated group registration status and requirements matrix.
- Legal/regulatory clarification records for lending and enterprise operations.
- Roadmap detailing what it takes for VSLFs/VSLAs to be fully registered as SACCOs or Cooperatives.

Task 3: Value Chain, Value Addition & Business Development

- **3.1 High-Potential Value Chains:** Analyze climate-adapted agricultural commodities with comparative regional advantages, focusing on passion fruit and other viable local crops relative to the climatic conditions of the area.
- **3.2 Market Linkages & Value Addition:** Assess value-addition opportunities by groups (e.g., aggregation, primary processing, storage, and transport). Verify buyer interest, volume, quality standards, pricing, and payment terms.
- **3.3 Commercial Business Cases:** Link named groups/enterprises to market buyers, investment budgets, cash flow projections, and tailored financing options—highlighting accessible opportunities for youth, women, and land-constrained households.

Task 3 Expected Deliverables:

- Commercial opportunity overview focusing on climate-resilient value chains (including passion fruit).
- Assessment report on value addition by groups.
- Prioritized, bankable business cases linking groups to buyers and financial products.

3. Duration and Workplan

- **Total Level of Effort:** Up to 45 working days (including field travel in Kyaka II and Rwamwanja).
- **Period of Performance:** 1 October 2026 to 31 December 2026.

4. Management, Reporting, and Payment Terms

- **Management Structure:** Day-to-day supervision is provided by ADRA Uganda's designated focal point, with joint workplan review and technical oversight from ADRA DK.
- **Reporting Schedule:** Brief fortnightly written progress updates submitted to ADRA Uganda and ADRA DK, alongside participation in bi-weekly coordination calls and a midpoint review.
- **Payment Schedule & Disbursements:** Disbursements are tied to joint approval of deliverables by ADRA Uganda (operational validation) and ADRA DK (technical acceptance), managed via an Action Tracker as follows:
    - **Tranche 1 (30%):** Upon approval of Task 1 deliverables (Borrower Profiles, Capacity Assessment, Product Specifications, and Excel Tools).
    - **Tranche 2 (30%):** Upon approval of Task 2 deliverables (Registration Matrix and SACCO/Cooperative Transition Roadmap).
    - **Tranche 3 (40%):** Upon approval of Task 3 deliverables (Value Chain/Value Addition Analysis, Business Cases) and submission of a brief handover note summarizing progress under each task, unresolved decisions, and next steps for ADRA Uganda.
- **Daily Rate & Travel Expenses:** The consultant's daily rate covers professional fees. Field travel expenses (transportation, accommodation, and standard field per diems) for activities in Kyaka II and Rwamwanja are separate and will be provided or reimbursed directly by ADRA Uganda in accordance with standard organizational policies.

5. Required Consultant Profile

- **Professional Experience:** Minimum 7 years of practical experience in agricultural finance, microfinance, rural group credit appraisal, and loan product development within Uganda.
- **Technical Skills:** Advanced financial modeling skills in Excel; proven track record designing credit products and analyzing business cases for smallholders and micro-enterprises.
- **Institutional Knowledge:** Strong understanding of VSLAs, VSLFs, SACCOs, and cooperatives, including Uganda's financial regulatory and institutional registration landscape.
- **Market & Sector Expertise:** Demonstrated experience in value-chain analysis, agricultural market linkages, and off-farm enterprise development in refugee and host-community settings.
- **Qualifications & Languages:** Degree in Agricultural Economics, Finance, Agribusiness, or related discipline. Professional fluency in written and spoken English is required; familiarity with local languages spoken in Western Uganda is an added advantage.

6. Submission of a proposal

The proposal should be 10-page technical document detailing objectives, methodology, a detailed timeline, team roles, relevant experience with contact references, sample data collection tools and a justified budget. Include CVs of leads and key members, plus your portfolio. Please send your proposal with subject line "Application for consultancy service of agricultural and Institutional Finance Specialist.":

to The Procurement and Logistics Officer plo@adrauganda.org; copy in the S2S Project Manager; jerry@adrauganda.org; and admin.assistant@adrauganda.org; jabin@adrauganda.org

Submit before 30th September 2026, 2:00PM.