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Almost a quarter of the world's population lives in substandard shelter, impacting family health, livelihood and education. To address the growing quantitative and qualitative shelter deficit, new methodologies, actors, and approaches are desperately needed.

**I-Six Logistics Training & Research Consultancy has launched the consultancy wing in collaboration with associate consultants from Kenya as an initiative to collaboratively work with a wide variety of actors in the public, private and third party sectors in Botswana, many of whom bring their experience in Microfinance and Housing microfinance to grow and or improve this sector in Botswana which currently is at nascent stage in growth.** Only through the contributions of multi-disciplinary actors - such as financial service providers, urban planners, Local Authorities, grass-roots NGOs, water and sanitation experts, bi-lateral agencies, and advocacy groups - can Innovative Shelter and I-Six innovative solutions for the poor be sustained.

The I-Six goal is to serve as a place of knowledge, expertise, advice, and innovation, to enable key actors to serve millions of poor families to acquire adequate shelter and microfinance services. Although the housing microfinance sector is showing much promise, the supply of such services still lags far below the natural client demand (internal estimates show that less than 10% of servable demand is currently being met globally). A key objective of I-Six is to accelerate the growth of this important sector. Under this objective, I-Six is positioned to offer institutional technical assistance to financial institutions and other organizations interested in designing housing microfinance (HMF) and MF products aimed at low-income families, along with housing support services (HSS), that as well as being affordable for these families, are sustainable for the entities that offer them.

### Through this partnership, I-Six offers the following services:

- **Market Research and Product Design (MR&PD).** Through this service, partner institutions are able to design housing microfinance products to allow their borrowers to build, repair, renovate, and extend housing progressively (in stages). This may also include product evaluation and institutional readiness to take the products to scale.
- **Housing Support Services (HSS) design.** These services include construction technical assistance (CTA) for target families, training in planning home improvements, delivery of printed information, direct construction, and negotiation with the Local Authorities and building material suppliers for respective permits and purchase of supplies.
- **Planning and implementation of pilot projects** to field test the designed products, and support in the design of monitoring and evaluation systems to measure the performance of these products .
- **Advice and assistance in obtaining adequate funding** for testing and taking to scale the designed products.

### Other activities supported by the I-Six include:

- **Advisory services on** (a) financial modeling and projections, (b) internal process and systems adaptatins, and (c) marketing/promotion strategies.
- **Supporting peer learning opportunities** by facilitating practitioner interactions in virtual forums and regional workshops.
- **Closing knowledge gaps** by performing and supporting "action research" projects.
- **Costing services** for projects and programs
- **Building M&E Capacity** including development of M&E systems
- **Strategic Plan development**
- **Organisational capacity development** (Leadership, Governance and Conflict Management)

## Who We Are?

I - Six is in a consortium with consultants from Kenya who have vast years of experience in microfinance, Cooperative and enterprise development who have been consulting in Kenya and Africa for over 23 years, they have over the years, established specialization in strategic business planning, market research and product development for financial service institutions, capacity needs assessment of financial and development institutions,

training and technical assistance; conducting baseline surveys; managing transformation and change management training; business development services (BDS) and agricultural market linkages; design and development of rural finance/development programmes; institutional capacity building for commercial banks, MFIs and SACCO; design and development of accounting and management systems for these institutions. The consortium has extensive experience in working with a cross-section of institutions in Kenya and in the Sub-Saharan Africa region involved in provision of financial services to the poor as outlined in our Capability statement.

I-Six's lead consultants and associates have over 20 years hands-on experience in its core business areas and are drawn from diverse training backgrounds including: strategic management; development finance; finance and accounting; market research for financial product development, organizational development; human resource management; business education; economics; enterprise development; marketing; management information systems; agricultural development and extension services; sociology; and policy analysis.

Stephen Wanjala & Associates is a leading Economic Development Consulting firm with specialization in Institutional Appraisal; Market Research; Organizations Development (OD); Capacity building and Institutional strengthening; Product development; Microfinance; Housing Microfinance (Affordable Housing) and Business Development Services (BDS).

Stephen Wanjala & Associates have been working in Africa since 2005. The firm is now one of the few consulting firms in Africa that is dedicated to the development and growth of microfinance and Affordable Housing finance industry and the small and Micro and Medium enterprise sectors in the Africa region. While most of the Consortium's clients have been financial NGOs and international development organizations supporting the microfinance, Housing finance and small business development sectors, the firm is increasingly providing market-driven business development services with a focus on market linkages, training and technical support to the Cooperatives, Housing Microfinance Institutions and the private sector microfinance and business development services.

The Consulting firm is specialized in providing market-driven business development services and in strategic advice, technical assistance, and training to institutions involved in microfinance, Affordable Housing and small enterprise development, all with the goal of enabling the institutions to become sustainable, innovative, and more efficient in their role. It is also committed to providing solutions to microfinance institutions and Savings and Credit Cooperative Societies (SACCOs) by developing appropriate tools and innovative ideas or products based on the clients' needs and capacities.

In Kenya alone, the firm has managed four market linkage projects for smallholder fruit farmers in Embu/Meru Districts and in Lamu supported by Kenya BDS. The consortium has also developed long term business plans for nine SACCOs, including KUSCCO itself, which is the Apex umbrella cooperative union for urban SACCOs in the country, and provided market research for new product development and refinement for ten SACCOs including the Cooperative Bank of Kenya, which is also a technical support organization for SACCOs in Kenya.

We see our mission as that of creating and developing new knowledge and information, transferring it to institutions as well as individuals that increase or help majority of the low income persons to create wealth. We also believe in a world free from poverty and injustices. Our vision is to be a technical service provider of choice for sustainable poverty solutions in Africa and beyond. The I-Six/Steven Wanjala & Associates therefore brings forth these strength and customize services to the local (Botswana) setting

#### KEY MILESTONES TO DATE:

- Managed 6 Market Linkage Projects for Small-Holder Fruit Farmers in Kenya Supported by Kenya BDS (USAID)
- Developed Long-term Business Plans for 9 key SACCOs including Kenya Union of Savings & Credit Cooperatives - KUSCCO
- Provided Market Research for Product Development to 10 Institutions included are SACCOs, Commercial Banks and MFIs.
- Provided Training & Technical Support to Over 16 MFIs in East, Southern & Western Africa Regions

#### OUR DIVERSIFIED CLIENTS:

- SACCOs
- Umbrella SACCOs
- Commercial MFIs
- NGO MFIs
- Established Commercial Banks
- Institutions Transitioning into Commercial Banks
- Government Institutions
- Development Partners (including DFID; USAID; UNDP; DANIDA; CARE)
- Other Service Providers (including CAHF, Microsave and (CISF)

#### WHAT WE BELIEVE IN:

- Creating Long-term Relationships with our Clients
- Honesty and Integrity
- Mutual Respect
- Development of Our Team
- Professional Work Ethics
- Continuous Improvement
- Commitment to Clients
- Quality Service Delivery
- A Winning Team Spirit
- Success Through Delivering Results

## What We Value.

To our customers, we believe in giving quality service in terms of timely delivery, adding value, and quality packaging.

The consortium's aim is to help clients meet their desired strategic objectives. We appreciate that many clients operate within highly competitive, dynamic and complex environment. Consortium aims at providing working solutions to each individual client, based on the client's strategic direction and on best practices in the sector.

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### KEY RECENT TRAINING AND INSTITUTIONAL CAPACITY BUILDING ASSIGNMENTS:

- National Microfinance bank of Tanzania
- Commercial Microfinance Ltd of Uganda
- Kwale/Taita/Kitui MFI Capacity Building – DANIDA / GOK MFII Project
- Equity Building Society of Kenya
- Kenya Women Finance Trust
- Uganda Women Finance Trust
- Khula Enterprise Finance – South Africa
- Central Bank of Ghana and Tanzania
- International Network of Alternative Financial Institutions (INAFI)
- EFC Zambia
- Urwengo Bank Rwanda
- Hekima DRC
- SIPEM Madagascar
- Letshego Kenya and Rwanda
- Premier Credit
- UGAFODE Uganda
- Al Majmoua Lebanon
- SISDO Kenya
- SUMI South Sudan
- Teba Bank South Africa
- ECDC South Africa
- WAT SACCOs Tanzania
- Tujjenge Tanzania
- Select Malawi
- Opportunity Bank Ghana
- Central Bank of Tanzania

## Our Strategic Capabilities

The consortium has four (4) key activity areas that we provide specialist services to the micro finance, Affordable housing and enterprise development sector;

### (i) Training and Advisory Services

The consortium has been contracted several times by different microfinance, Cooperatives and other financial institutions to develop appropriate curriculum and deliver training to their operations staff, management staff, and boards. This has in some cases been accompanied with other technical support services aimed at strengthening service delivery and ensuring that an institution best serves its target market.

The consortium has a strong capacity to provide demand driven training and capacity building services which among others include:

- Training needs assessment/ Analysis.
- Development of tailor made training materials based on clients strategic plan, policies and operations procedures.
- Training delivery to clients staff at all levels (operations, managerial staff and Board) using in-workshop theory and field work approaches.
- Training of Trainers and facilitating lessons learnt in workshops and seminars.
- Team and individual coaching.
- Training on Market Research for Microfinance and Cooperatives (MicroSave Tools).
- Advisory to clients on issues like; training and human resource recruitment and capacity development, funds mobilization, developing innovative projects like affordable housing for emerging markets.
- Direct business training for micro entrepreneurs.

### (ii) Market Linkages and Business Development Services (BDS)

Business development services are designed to help micro, small, and medium enterprises and cooperatives to overcome barriers to increased profitability by improving their productivity and access to high value markets. In this way they can create and sustain productive, remunerative and good quality jobs, reduce poverty, and contribute to the development of the local economies. These services include training, consultancy and advisory services, marketing assistance, information, technology development and transfer, business linkage promotion, and linkages to finance and financial services.

The consortium has been contracted by USAID to manage the market linkage projects on Passion Fruits in Embu/Meru, Eastern Province and the Mango in Makueni district and Mpeketoni, Coast Province. The consortium facilitated a link between farmers and exporters ensuring that farmers get a better return on their produce.

The consortium continues to explore new and potential opportunities of developing other market linkages and for commercialization of existing ones to ensure sustainability.

# Our Strategic Capabilities (continues)

## (iii) Market Research and Product Development

The consortium uses market driven approach to provide market led solutions. We have strong capacity in conducting research with emphasis on use of Qualitative techniques in market research. The Sector team leader (Mr. Stephen Wanjala) is an accredited service provider with MicroSave in Market Research for Microfinance Institutions and Cooperatives

The consortium has also been contracted several times to conduct Market Research assignments, institutional credit and needs assessments, whose focuses have been to provide insight into the design of sustainable savings and credit products and guide capacity building initiatives.

## (iv) Technical Support for Rural / Urban Micro-Financial Services

The consortium has strong capacity and experience in provision of technical support services to micro financial institutions, commercial banks, SACCOs, development partners and other stakeholders in micro and SMEs development.

Such have included:

- Strategic Business Planning and Projection Models
- Organizational development and institutional re-engineering process
- Institutional analysis on governance, operations, products and delivery systems, market and resources
- Market-driven product(s) such as affordable housing finance products for low income clients development process
- Process mapping
- Helping downscaling commercial banks to reach the microenterprise sector
- Supporting transformation of NGOs microfinance to commercial microfinance institutions
- Monitoring and evaluation of the impact and performance of clients' programs.

### KEY RECENT INSTITUTIONAL TECHNICAL SUPPORT ASSIGNMENTS:

- FINCA International – Africa Region
- Ministry of Cooperatives and marketing –Tanzania
- INAFI Africa - Kenya
- National Microfinance bank of Tanzania
- Commercial Microfinance Ltd of Uganda
- Equity Building Society of Kenya
- FSDT Tanzania
- SCBF Great Lakes

### COUNTRIES OF EXPERIENCE

The consortium has international experience that covers the following countries in Eastern, Central, Southern and western Africa:

Kenya, Uganda, Tanzania, Lebanon, Ghana, Ethiopia, Malawi, Rwanda, South Sudan, Angola, Senegal, Nigeria, Liberia, Namibia, Botswana, Somalia, South Africa, Zambia, Zimbabwe and Democratic Republic of Congo.

However, our consulting vision is not limited to these areas only but we aim at providing sustainable solutions to poverty at the global platform as well.

## OUR TEAM

The consortium draws its team of lead consultants, support staff and associate consultants from best-practice microfinance, Cooperatives and enterprise development institutions.

### (I) STEPHEN WANJALA

Stephen Wanjala is a Microfinance specialist with more than 23 years of hands-on experience in Microfinance and Housing Microfinance operations and management, training and business development services (BDS). He has proven experience in undertaking consultancy assignments mainly in the areas of institutional assessment, product development, design and delivery of specialized training programs for operations and management level staff of institutions engaged in the provision of financial and advisory services to the housing finance and microfinance sectors. As the Housing Microfinance and Market Development specialist for Europe, Middle East Africa areas, he worked on developing and strengthening Habitat for Humanity's Housing finance practices and provided input to design, planning and implementation of urban and rural programs within Housing Microfinance loans to Habitat country programs.

He has provided numerous Housing Microfinance services and is highly experienced in such areas as: credit enhancements, groups asset mapping, loan product development, loan officers training, loan terms and pricing, streamlining underwriting criteria, collateral evaluation, tenure and land security and alternative approaches to land regularization, alternative forms of guarantee etc.

Stephen Wanjala has worked with a variety of organizations to design their Housing Microfinance products and provided capacity building to the following Financial Institutions among others:

WAT/WAT Saccos Tanzania, Letshego Kenya, Letshego Rwanda, Urwego Opportunity Bank Rwanda, Hekima DRC, EFC Zambia, KWFT Kenya, KCB Kenya, CEOSS Egypt, SIPEM Madagascar, Al Majmoua, Lebanon, Select Malawi, Microfinance for Women Jordan, Habitat for Humanity International Country programs Makazi Bora Tanzania and Housing Microfinance Retail programs in Kenya, Zambia, Malawi, Egypt, Ethiopia and Uganda.

He is the founder and first Chairman of Tanzania Housing Microfinance working group. He has also worked in Housing Microfinance projects in Angola and DRC. During his tenure with Habitat for Humanity, the organization has mobilized over \$100 million to build the capacity of Housing Microfinance partners and it has helped leverage over \$300 million in housing activity, with \$50 million primarily in sub-Saharan Africa. He has also played an active international role promoting the right to adequate housing. He has organized and made presentations at numerous workshops and conferences, on Housing Microfinance. A native Kenyan, Mr. Wanjala is completing his master's degree in development finance from the Stellenbosch University.

## (II) ASMAN MAKOKHA

He is a Kenyan professional, trained in Kenya and Canada with Bachelors and Masters Degrees in social sciences. He has traveled widely while undertaking professional assignments within and outside the country with more than 20 years of progressive working experience in consultancy work. Previously, he worked as a College Lecturer, a Programme Officer with Actionaid-Kenya, a Consultant with the Food and Agriculture Organization (FAO) of the United Nations Organization; and Senior Consultant with Premese Africa Development Institute. His consulting experience includes work with government agencies, national and international NGOs as well as Faith Based Organizations (FBOs) in Kenya, Uganda, Tanzania, Sudan, Ethiopia, Somalia, Zambia, Rwanda, Malawi and South Africa.

## (III) MR TLHALOGANYO CARLOS KAISARA

Mr T.C.Kaisara is the founder a Managing Director of I-Six Logistics Training and Research Consultants. He holds a Masters Degree in Development Studies and a Bachelors Degree in Economics and Statistics. A Monitoring and Evaluation, and Development Practitioner with specific focus on Policy Analysis, Health and Development, Youth and Development, Gender and Development, Strategic Planning, Demographic Modeling, and Population and Development. His specialties include development of Strategies and M&E Frameworks for Development programs, Health, Social and Environmental Management programs.

Mr Kaisara has led different groups of people from various backgrounds and professions, including clinicians, social workers, community workers and research assistants for successful programme implementation. He has experience working in Government as an Economist. He also worked as a Data Manager for Ministry of Health National PMTCT Program and as an M&E Specialist for the Bobirwa ARV Project (Bristol-Myers Squibb/Government of Botswana Partnership).

He has civil society experience from working with Makgabaneng, a Behaviour Change Communication NGO and Pathfinder International, a Global NGO focusing on Sexual and Reproductive Health under PEPFAR funding. He has United Nations Agencies work experience from working with UNDP-Botswana as a Programme Associate. Mr Kaisara has served in various technical working groups (TWGS) including the development of Botswana's M&E Plan for NSF II Operational Plan. Mr T.C. Kaisara is widely published with work, mainly co-authored spanning various topics and has written mostly on the subject Policy Reviews, HIV/AIDS testing, treatment, demographics of infection and community Development and participatory approaches. Mr T.C.Kaisara is a Botswana Qualifications Authority (**BQA**) registered trainer in Monitoring and Evaluation, Research, Project Management and Report Writing. He was awarded for effective evaluations of HIV and AIDS programmes in Africa by Bristol Myers Squibb Foundation and awarded Certificate of appreciation by Pathfinder International for dedication and outstanding performance in expanding HIV prevention and PMTCT to improve the lives of women in Botswana. He has facilitated trainings and system development on Monitoring and Evaluation in Institutions of Learning, Development Programs, Resource Mobilization, Donor funded projects, Government's Social Programs (Social Safety nets & OVC projects), Health Programs and for profit projects. He has done work in countries such as Botswana, Lesotho, Swaziland, South Africa, Kenya, Ethiopia, Democratic Republic of Congo, Liberia and Tanzania.

#### (IV) OSCAR CHIWIRA

Oscar Chiwira is currently enrolled for PHD Economics with a thesis on Integration, Inclusion, Development in the Financial Sector and Economic Growth Nexus in SADC. He holds a MSC Finance and Investment and MSC Economics. He has served in various organizations at various levels including, Dean-Faculty of Commerce; Research Manager; In-Service Training, Research and Consultancy Coordinator; BA ISAGO University (2007 - 2015). External Examiner for Economics 1 and 2, BOCODOL; Chief Examiner for Business Finance - University of Botswana- Centre for Continuing Education. Chairman/lecturer (2001-2006) - Banking Department, National University of Science and Technology (NUST), Acting Dean (March 2004), Faculty of Commerce, National University of Science and Technology. Visiting lecturer to Solusi University, Zimbabwe Open University, University of Zimbabwe, Catholic University (Mozambique) and the Zimbabwe Institute of Public Administration and Management (ZIPAM). Consultant on Monetary and Fiscal policy issues to Public, Private and Civic organizations and institutions. Member of Zimbabwe Economic Policy Analysis and Research Unit ZEPARU. Financial Economic Analyst for both the National Dailies and weeklies, Economic Correspondent Beneath Botswana Magazine.

#### (V) MR PANGAMAN C. KAISARA

##### ORGANIZATIONAL DEVELOPMENT SPECIALIST

Mr Kaisara holds a Masters Degree in Educational Development, a Post Graduate Diploma in Education and a Bachelors of Arts in Humanities from the University of Botswana. Mr Kaisara also attended professional courses on Leadership & Governance, Motivational Speaking, Performance Based Reward System, Self Development and Professionalism, Mapping human Resource Processes, Emotional Intelligence, Work Improvement Teams and Balance Score Card.

Mr Kaisara worked as a teacher for 16 years since 1991, moving through various senior positions until he was promoted to the post of Principal Education Officer in the Department of Secondary Education at the Ministry of Education and Skills Development.

He was later elevated to the position of Deputy Principal (Administration) at Tonota College of Education. During his period with the Ministry of Education and Skills Development, he played a critical role of a key resource person facilitating trainings on Staff Motivation, Emotional Intelligence, Leadership, Educational Management, and professionalism in the workplace among others.

He joined I-Six Logistics Training and Research Consultants as a Principal Consultant in February 2011, specializing on Organizational Development and Staff Development processes (Emotional Intelligence, Conflict Resolution, Staff Motivation, Leadership and Governance). He has extensive experience working with Government Departments, Parastatals, Private Sector and Civil Society Organizations in areas of leadership and Governance as well as organizational management.

#### (VI) ASSOCIATES

Besides this core team, Consortium works with an associate team of professionals in microfinance, Cooperatives, Business Development Services and development finance sectors. These are drawn on as-need-be basis to reinforce the core team.

### SUMMARY OF OUR KEY PREVIOUS AND ON-GOING ASSIGNMENTS

The following is a summary of key previous and ongoing assignments we have undertaken:

#### (i) Training and Technical assistance

**On-going since 1999, National Microfinance Bank, Tanzania:** Institutional refocusing on micro-lending and training of operations, finance, audit and management staff of Tanzania's National Microfinance Bank - now the lead institution in the provision of microfinance in Tanzania.

**Ongoing from 2006, FINCA International (Africa region):** Design and implementation of training to operations and management staff of FINCA based on FINCA's lending policies and procedures (in Congo D.R.C; Malawi; Tanzania; Uganda; and Zambia).

• **2004- Ministry of Co-operatives and Marketing, Tanzania:**

- **JAN 2003 – SEP 2004, CMF, Kampala, Uganda:** Specific training and Technical assistance in market research and product development to Operations, Finance, Audit and Management staff of Commercial Microfinance Ltd (Uganda).

- **Kwale/Taita/Kitui Districts MFI Capacity Building 2003/2004:** Contracted by **DANIDA/GOK (MEDP/MFII)** to train and provide technical support in market driven microfinance product development to MFIs supported by DANIDA/GOK's MFII project.
- **FEB 2003, INAFI Africa, Nairobi Kenya:** Training and technical assistance in Market Research and Product Development to MFIs drawn from all INAFI operating areas in Africa.
- **OCT 2001 AND FEB 2002, MicroSave Africa (MSA) in partnership with Swisscontact:** Theory and field-based training to the marketing team of Equity Building Society (now known as Equity Bank Ltd).
- **NOV 2001, MicroSave-Africa:** Technical support to the Kenya Post Office Savings Bank in the pilot testing and rollout stage of its newly developed 'Bidii' savings product.
- **MAY 2001, MicroSave Africa:** commissioned study on; 'HIV/AIDS- Responding to a Silent Economic Crisis among Microfinance Clients'- A study of the Effects of HIV/AIDS on Microfinance Institutions
- **Strategic Business planning for SACCOs and micro finance institutions** including; KUSCCO, Kilifi SACCO, Kenya Bankers SACCO and Jitegemea Credit Scheme.
- **Training and technical assistance for microfinance institutions** – for a broad range of clients in the Eastern, Central, Southern and Western African countries that includes: The National Microfinance Bank of Tanzania, Equity Building Society of Kenya, Kenya women Finance Trust, Uganda Women Finance Trust, Khula Enterprise Finance of South Africa.

**(ii) Market Research for Product Development, Impact and Institutional Assessment:**

- **JUNE/JULY/AUGUST 2009: USAID-Funded AED-ACDI/VOCA (GEMSS) – Southern Sudan.** Institutional assessment of **Finance Sudan Ltd (FSL)** and **Sudan Microfinance Institution (SUMI)** and development of appropriate training and technical assistance programmes for each organization
- **2009, SCC Vi (East Africa Region):** Evaluation of their funded projects in Kenya, Uganda and Tanzania to increase provision of financial services to rural communities.
- **JAN – FEB 2008, SCC Vi:** Market research on demand and supply of micro-insurance in East Africa (Kenya, Uganda, Tanzania and Rwanda).
- **SEP –DEC 2007, MESPT:** Review the MESPT guidelines for ABD loans and the actual implementation of these guidelines as in accordance with the ABD design document, and funding agreement (MOU) between MESPT and the RDE.
- **AUGUST 2007, Financial Sector Deepening, Uganda:** An Assessment of the Capacity Gaps in the Work and Functions of Accountants and Auditors of Ugandan SACCOs.
- **AUGUST / SEPTEMBER 2007:** Market Research for Product Development training and field research for SACCOS/MFIs Training and technical assistance provided to Nest Sacco, PostBank, WEDCO MFI and Mwingi Mwalimu SACCO.
- **2006, Kenya Women Finance Trust:** Market Research, Product Development/Refinement and Institutional Refocusing
- **AUGUST – DEC 2006:** Contracted by K-Rep Development Agency (KDA), Kenya, to conduct a Training Needs Assessment (TNA) for its Operations, Finance, Audit and Management staff working with KDA's Financial Services Associations (FSA)/Village Banks;
- **OCTOBER 2015:** Customer Satisfaction Survey. National Development Bank (NDB), Gaborone, Botswana
- **JULY 10 – 26, 2005:** Market Research for Product Development training and field research for SACCOS/MFIs Training and technical assistance provided to Kingdom Sacco, Kwale Teachers Sacco, Su link, FedhaLink Finance Ltd, Co-op Bank (Cofep)
- **AUGUST 2005: Market Research, Product Development/Refinement and Institutional Refocusing for Kenya Women Finance Trust**
- **OCT – DEC 2005, SNV-Kenya:** 'Study on Microfinance Products within Pastoralists communities' The study involved a thorough research on the demand and supply sides of financial Services within specially selected pastoralists' operating areas in Kenya. The study aimed at establishing rationale for development of microfinance products and financial services for the pastoralists' communities in Kenya.
- **NOVEMBER 2004,** Contracted by **World Vision International** to assess the institutional capacity of **Wisdom Microfinancing Institution of Ethiopia** for transformation into a deposit-taking microfinance institution and develop a transformation strategy
- **SEP 2004,** Contracted by **ITDG** to evaluate the viability and sustainability of enterprises associated with Waste in Nairobi under **UNDP Waste Management Programme.**
- **MAY 2004,** contracted by Kenya Business Development Services (USAID) to undertake a Census/Survey of Avocado Sub-Sector in Maragua and evaluate the potential for export market. The outcome for this feasibility study is a landmark report showing Maragua avocado production capacity, names of farmers, network for transport and pictorial display of clusters.

- **APRIL/MAY 2004:** Training in Market Research and Product development for Danida-Supported MFIs in the Cost and Eastern Provinces.
- **APRIL/MAY/JUNE 2004:** Market Survey to determine the nature and scope of demand for microfinance in Samburu Division, Kwale District, Cost Province to assist MEDP/DANIDA/GOK design an appropriate microfinance intervention for the area.
- **AUG/SEPT/OCT 2003:** Market research and new product development and refinement for World Vision's SEDA MFI in Tanzania.
- **AUG 10 – 26 2003:** Market Research for Product Development training and field research for SACCOS/MFIs Training and technical assistance provided to National Microfinance Bank (Tanzania), SNV Uganda, MEDP(Danida, Kenya), Consolidated Bank
- **FEB - MARCH 2003:** Providing market and product development training to INAFI (International network of Alternative Financial Institutions) network members from in East, Central, Southern and Western African countries
- **JAN 2003:** Contracted by MicroSave-Africa to conduct a study of money transfer systems in Kenya and provide advice on possible product options for microfinance institutions
- **MAY 2003,** Contracted by Ministry of Industry and Trade - Zimbabwe for Price Control Models (Basic Commodities), NECF May 2003
- **SEPT/OCT/NOV/DEC 2002:** Contracted by MicroSave and SwissContact as part of the team to provide Training and Market research, new product development, pilot testing and rollout for Equity Bank (then Equity Building Society)
- **2001, RDI/Stock Watch, OAU/IBAR / EU:** Survey of micro credit needs among households participating in Farming in Tsetse Controlled areas in Kenya (FITCA-Kenya) in western Kenya. Survey also involved institutional analysis of the microfinance institutions operating in the target area.
- **SEPTEMBER/OCTOBER 2001:** Contracted by Microsave-Africa to review and document the process and outcomes of Kenya Post Office Savings Bank's market research, product development and pilot testing of Bidii savings product.
- **MAY/JUNE 2001:** Contracted by MicroSave to conducted research to determine the effects of HIV/AIDS on microfinance in Uganda and Kenya.
- **APRIL2001- JUNE 2002:** Market research and new product development, pilot testing and roll-out for Faulu Kenya
- **JANUARY 2001,** Consortium commissioned own **feasibility study to look into alternative mechanisms for building and strengthening the capacity of SACCOs** to deliver microfinance. The outcomes of this study led to Consortium's business Programme for working with SACCOs in institutional capacity building in market driven microfinance product development
- **2001, Association of African Agricultural and Rural Development Banks (AFRACA):** Survey of commercial banks in Kenya already involved in microfinance to identify their reasons for getting into microfinance, document their product and risk profiles and institutional adaptations made for delivery of microfinance, and also document the number of customers reached by the banks.

### (iii) Market linkages and business development services

- **2006 – 2011 Consortium Rural Reach Ltd:** Transformed business development services to commercial enterprise and has been training and linking farmers of passion fruits and vegetables with exporters.
- **Kenya Business Development Services (KBDS):** Consortium is managing the market linkage project for Avocado Fruits in Maragua-Thika district.
- **2004-2005- Kenya Business Development Services (KBDS):** Consortium is managing the market linkage project for mango Fruits in Makueni district.
- **2004-2006- Kenya Business Development Services (KBDS):** Consortium is managing the market linkage projects for Passion Fruits in Embu & Meru Districts, Eastern Province.
- **2004-2006- Kenya Business Development Services (KBDS):** Consortium is managing the market linkage project for Mango Fruits in Lamu District, Coast Province.

## OUR LIST OF KEY CLIENTS

Consortium clients include bilateral and multilateral international development institutions; local-level financial institutions, such as; **Banks, Savings and Credit Cooperatives (SACCOs), and non-governmental organizations (NGOs)**. The consortium is continuously diversifying its client base through provision of business development services to various sectors of the economy.