

Microfinance. Micro-insurance. SME Development. Financial Inclusion. Entrepreneurship

Microfinance Services Profile

Overview and Capabilities

This service profile relates to our Microfinance Division, which is focused exclusively on the provision of microfinance and SME solutions. Our specialized consulting services are geared towards Microfinance, Micro insurance, SMEs development, Financial Inclusion, Entrepreneurship development and Economic empowerment. We strive to provide our clients with insights that act as engine for innovation, growth and sustainability. Our consulting services are founded upon adding value to our clients through deployment of practical and economically tailor-made methods, underscored by a detailed understanding of our clients' needs, capacities and operating environment.

Operating from our office located on the second floor of Acacia Estates, 84 Kinondoni, we are resourced by full-time professional consultants, and handpicked associate consultants with track record in provision of microfinance and SMEs solutions in Africa and beyond. Our experienced and dedicated team of consultants comprises microfinance experts, housing microfinance experts, financial analysts, investment and business advisors, project specialists, business and strategic planners, and fund managers.

We have worked with various clients to design and manage various projects as well as provision of capacity building in different business areas. That includes the recent World-Bank funded project under the Bank of Tanzania that involved capacitating the select target financial institutions to design and successfully manage demand-driven housing microfinance loan products. Our extensive network of experienced associate consultants guarantees its clients with proven business solutions to meet their ever-changing and complex business needs.

Our devotion is to support individuals and organizations to develop competencies to successfully manage projects and businesses. Our belief is that individuals and organizations perform well when they have the capacity and commitment to do so. Our tailor-made methods deployed in providing consulting services are participatory to ensure our clients own the learning process to attain growth and sustainability. We work with Microfinance Institutions, Banks, Insurance Companies, SMEs, Non-Governmental Organizations (NGOs), Government, Development Partners, Community Based Organizations (CBOs) and Investment Funds/Managers.

About HLB Mekonsult

HLB Mekonsult has a wealth of experience in and has provided audit, tax, assurance and financial management services to both local and international organizations. HLB Mekonsult's membership with HLB International equips us with a blend of expertise and experiences from different business cultures in the world to provide our clients with certified services. HLB International is a leading network of independent accounting firms and business advisers, with member firms well established locally and mostly ranked among the top 12 nationally. HLB International serves clients through its member firms in close to 130 countries, their 190 partners and 21,000 staff in 600 offices worldwide.

Our Products and Services

Training and Technical Assistance

Training and Technical Assistance in Microfinance

- a) Design of demand-driven microfinance products including products implementation support: microfinance products' validation, pilot test, pilot review and rollout;
- b) Development of key microfinance principles and best practices in designing and implementing microfinance products;
- c) Training and capacity building on underwriting, risk management, marketing and monitoring of microfinance products;
- d) Business and strategic planning including financial modelling for microfinance products;
- e) Management and board training;
- f) Financial and project management.

Other Capacity Building Areas

- g) Staff Outsourcing, verification (KYE), training, mentorship, coaching and tracking.
- h) Financial and marketing management;
- i) Customer service excellence;
- j) Leadership and management;
- k) Corporate governance;
- l) Training of Trainers (ToT);
- m) Entrepreneurship and entrepreneurial management;
- n) Economic and livelihood empowerment, focusing on youth, employees and women.

Consultancy

We provide consulting services in project and organizational design, project management, monitoring and evaluation, feasibility and/or market studies, business and strategic planning, capacity assessment / training needs assessment, entrepreneurship development, policy advocacy, research, financial management, development of finance and investment manuals, leadership, marketing management, financial inclusion and economic empowerment.

Market Research and Data Analysis

Market Research and Analysis of financial markets, capital markets, insurance sector, financial intermediation and financial inclusion, financial technologies, new products and services, policies and procedures, market development, information dissemination and linkages.

Relevant Assignments Undertaken

- i. Market study to obtain the overview of the current demand and supply of housing microfinance products and services in Tanzania including the intersection between housing microfinance products' demand and supply - Bank of Tanzania (World Bank funded project);
- ii. Capacity assessment for five select target financial institutions to identify gaps in capabilities to provide housing microfinance products – Bank of Tanzania (World Bank funded project);
- iii. Development of a comprehensive training programme, outline and training materials and delivery of training to nine financial institutions on key principles of microfinance and housing microfinance (HMF), underwriting of HMF products and risk management of such products – Bank of Tanzania (World Bank funded project);
- iv. Provision of tailor-made on-site technical assistance to four select target financial institutions to design and manage demand-driven housing microfinance products – Bank of Tanzania (World Bank funded project);
- v. Perform financial modelling for four select target financial institutions comprising five years' proforma financial information (projected income statement, statement of financial position and cash flow statement) showing the impact of the introduction of housing microfinance loan product upon the institutions' loan portfolio - Bank of Tanzania (World Bank funded project);
- vi. Development of Housing Microfinance Fund (HMFF) Investment Policies and Procedures Manual detailing how the HMFF's investments should be managed to the realization of its strategic direction – Bank of Tanzania (World Bank funded project);
- vii. Development of Lending Manual for microfinance institutions engaged in the provision of housing microfinance products – Bank of Tanzania (World Bank funded project);
- viii. Management and board training for four select target financial institutions on strategy and risk management of housing microfinance products – Bank of Tanzania (World Bank funded project).

Target Market

- Microfinance Institutions
- Microfinance Banks /Companies
- Community Banks
- Savings and Credit Cooperative Societies (SACCOS)
- Commercial Banks
- Non-Bank Financial Institutions
- Insurance Companies, Brokers and Agents
- Financial NGOs
- International Financial Institutions /Lenders
- Fund/Investment Managers
- Development projects/ programmes in finance
- Government institutions
- FINTECs
- Rating firms

Our Team

The team is made up of professionals with hands-on experience in the areas of finance, banking, accounting, economics, development studies, agribusiness/agricultural engineering, strategic marketing, ICT, human resources management, management consulting, risk management, customer services, etc.

Our Contacts

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