



TERMS OF REFERENCE FOR IMPROVING THE CURRENT DEVELOPED HIERARCHICAL EXCEL-BASED SIC FRAMEWORK INTO A SEARCHABLE, SIMPLE DATABASE WITH FILTERS AND VALIDATION OPTIONS.

September 2025

Introduction

About the Uganda Bankers' Association

The Uganda Bankers' Association (UBA) is an umbrella organisation for financial institutions licensed and supervised by the Bank of Uganda (BoU). Established in 1981, UBA is currently made up of 34 members, including 24 Tier 1 Commercial Banks, 3 Development Banks, and 7 Tier 2 & 3 Financial Institutions. UBA promotes and represents the interests of the member financial institutions; works closely with the regulator to promote financial sector growth; undertakes policy research on the banking sector; and acts as a platform for advocacy for a strong, vibrant, and respected financial services industry.

About Aceli Africa

Aceli Africa ("Aceli") is a market incentive facility to unlock finance for high-impact agricultural SMEs. Aceli aims to bridge the gap between capital supply and demand for agri-SMEs in the East Africa region (Uganda, Rwanda, Tanzania, and Kenya) through: implementation of risk-sharing financial instruments, capacity building for lenders and agri-SMEs, data and learning and policy initiatives to improve the enabling environment.

Ultimately, Aceli wants to influence national governments to create a more favourable environment for agricultural SME finance, including (i) budget allocations that replace donor funding and promote inclusive agricultural growth and (ii) central bank regulations aligned to the promotion of agricultural lending.

Since May 2023, the Uganda Bankers Association and Aceli Africa have collaborated to advocate for improvements in Uganda's agricultural finance landscape. Their partnership focuses on driving regulatory reforms to facilitate capital flow into the agricultural sector. A key priority identified under this partnership is the reform of the Sector & Industry Classification (SIC) system to address issues of loan misclassification and miscoding by industry players.

Background to the assignment

The current 4-digit SIC code system is inadequate for detailed analysis and informed decision-making due to its generalized data aggregation. The system limits the capturing of essential attributes related to loan-funded activities, which in many cases results in loan

misclassification. A more extensive code would allow for the representation of various aspects, including sector, value chain cluster, enterprise/crop, value chain segment, and actual loan purpose.

Using the case of the agricultural sector, the limitations of the current SIC system mean that some credit extended to the agricultural value chains (beyond primary production) is misallocated to other sectors. Significant investments in equipment, agricultural land, trading, and agro-processing are often categorized under commerce, industry, and manufacturing. This issue largely stems from loan categorisation being guided by product type rather than loan purpose. This makes it difficult to accurately estimate financing for the agricultural sector and renders the entire sector very risky, which impacts internal capital allocations.

To address this, a value chain-based approach to coding or classification of loans needs to be adopted. This approach captures unique loan characteristics, risks, and financing opportunities at each stage of a commodity or enterprise value chain. This would empower the banking sector with a powerful tool for accurately estimating sector portfolios, guiding capital allocation, and risk management. Consequently, the proposed SIC framework would adopt the following hierarchical structure: Sector → Sub-sector → Value Chain Cluster → Specific Value Chain → Value Chain Node → Loan Purpose.

UBA, in collaboration with Aceli and the Bank of Uganda, is developing a new, detailed Excel-based SIC framework. This framework aims to standardise and accurately code loans based on a value chain approach and loan purpose. While the proposed framework initially focuses on agriculture as a strategic entry point, its application can be extended to other sectors such as tourism and manufacturing, among others.

The developed Excel-based SIC framework needs to be improved into a searchable, simple database with filters and validation options. This would enhance the ease of demonstrating how the new framework works and facilitate replication by lenders in their loan management systems.

UBA is therefore seeking a qualified individual consultant to improve the developed Excel-based SIC framework into a searchable, simple database with filters and validation options.

The Assignment: Improved Searchable Database

The key assignment is to work with the SIC framework consultant to improve the current developed hierarchical Excel-based SIC framework into a searchable, simple database with filters and validation options.

Key tasks (Scope of Work) include:

1. Improve the current developed Excel-based SIC framework into a searchable, simple database with
 - a. Filtering option
 - b. *Option for auto-filling and search broad categories like sector, sub-sector, and value chain clusters*
 - c. *Option for specifying others under subsectors, value chain clusters, value chains or loan purpose categories*
 - d. Input validation options from pre-defined picklist values
 - e. *appropriation of disbursed loan amount across different sectors, subsectors, value chain clusters, value chains or purpose*

2. Present the improved SIC framework to the Technical Working Committee, which includes UBA, Aceli Africa and Bank of Uganda.

Expected deliverables

1. A searchable, simple SIC database with filters and validation options for the agricultural sector.

Minimum Requirements of the Consultant (s)

1. Demonstrated experience in database development and automation of spreadsheets
 - a. *Hands-on database design and SQL: Strong in relational modelling (ER diagrams, normalisation), constraints, indexing, views, query optimisation*
 - b. *Data migration from Excel/CSV: Proven experience cleaning, deduplicating, and migrating spreadsheets using tools like Python (pandas), Power Query or ETL tools*
 - c. *Input validation at every layer: Knows how to enforce validation with Excel constraints (NOT NULL, CHECK, FK), server-side rules and UI form validation*
 - d. *Search & filtering UX: Can build fast, paginated list views with multi-field filters, text search and exports; understands indexing to keep searches fast on many rows.*
 - e. *Security & governance basics: Role-based access, auditability, input sanitisation, least-privilege, secure secrets handling*
 - f. *Documentation & testing: Writes clear data dictionary, validation rules and basic tests. Plus, write proper admin guides and internal staff training*

2. Minimum Qualifications: Bachelor's in information systems, Computer Science, Statistics or related field. Plus 3–5+ years demonstrable, advanced Excel/Power Platform experience

Timelines

The estimated duration of the assignment is 5 working days, including stakeholder validation.

Application process

Interested consultants can apply for the assignment by submitting an expression of interest highlighting how they will undertake the assignment, the cost implications and their ability to execute.

Interested applicants should submit their expression of interest documents to secretariat@ugandabankers.org with the subject line “UBA - SIC framework improvement Consultancy” no later than 30th September 2025. Only short-listed candidates will be contacted.