

**TERMS OF REFERENCE FOR THE DEVELOPMENT OF A PRACTICE GUIDE/COMPENDIUM FOR
LAND INVENTORY PROTOCOLS (LIPs) AND CERTIFICATE OF OCCUPANCY (COOs).**

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About Uganda Bankers' Association

The Uganda Bankers' Association (UBA) is an umbrella organisation for financial institutions licensed and supervised by Bank of Uganda. Established in 1981, UBA is currently made up of 34 members including 26 Tier 1 Commercial Banks, 3 Development Banks and 5 Tier 2 & Tier 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 banking sector; and acts as a platform for advocacy for strong, vibrant, and respected financial services industry.

Objective

The specific objective of the Land use rights documentation initiative is "Documented land rights improve the access to services for productive use in rural areas, especially for women and marginalized groups country wide on Mailo land in Central Uganda (in the districts of Mityana, Kassanda, Gomba, and Mubende)". It is anticipated that the final document will be applied to a wider scope including Kabaka land in Buganda and others, districts in the sub regions of Teso, Acholi among others. Uganda Bankers' Association (UBA) will contribute towards the objective of increasing the number of supervised financial institutions accepting and lending against Land Inventory (LIPs) and Certificate of Occupancy (CoOs) to six (6) by end of 2025.

The Assignment

As part of the efforts to contribute towards increased knowledge and awareness about LIPs and CoOs among Supervised Financial Institutions (SFIs), UBA will seek technical support from an external consultant to design and produce a Practice Guide/Compendium on LIPs and CoOs which will include aspects how to engage the Credit Reference Bureaus (CRB) to incorporate information from the LIPs and CoOs and their role in loan access and enhancement for small scale farmers.

The practice guide/ compendium will be formulated in consultation with member financial institutions and aim to provide a guideline through which the Land Inventory Protocol (LIP) and Certificate of Occupancy (CoO) opportunity can be translated into a banking/financial service or product proposition including access to credit/business lending for the beneficiaries. It will further provide guidance on approaches, ideas, best practices, challenges, and models they can apply to ease, increase, and secure adoption, use and benefit of the LIP and CoO by Financial Institutions.

UBA is therefore seeking for qualified and experienced consultant(s) to undertake a deep dive into the issues to produce a practice guide/compendium that will guide the industry in providing services to this target group.

1 Assignment and tasks include:

1. Undertake comprehensive review of literature to establish current LIPs and COOs classification Systems or Taxonomies.
2. Analyse the current use LIPs and CoOs in the banking sector, focusing on small scale farmers, bibanja holders etc.
3. **a)** Interview selected key stakeholders, regulators (Bank of Uganda), Credit Reference Bureaus (CRBs), supervised financial institutions and policy makers.

b) Facilitate each key stakeholder to contextualize the various land protocol documents for example Ministry of Lands, some related sample of legal/law firms particularly those who handle member SFI land matters ,Centenary Bank, Pride Microfinance , FINCA etc sample credit heads , valuers or surveyors and others, for one-on-one to prepare a Strength, Weaknesses, Opportunities and Threats (SWOT) analysis by assessing the potential impact of the land protocol documents (LIPs and CoOs)
4. Benchmark recommendations with other selected regions (countries or districts).
5. Provide practical guidelines, ideas, best practices, challenges, and models for Supervised Financial Institutions (SFIs).
6. Identify the benefits and potential challenges for financial Institutions and other stake holders.
7. Make recommendations

2 Process Step

- Inception meeting with UBA and key stakeholders to orient the consultant, including undertaking the reviews and interviews/engagements.
- Interview the six (6) member financial institutions' legal and credit team to consider from a legal perspective the collateral value, negotiability, and general process for using these documents for perfecting security within the broader Ugandan credit and legal context and prepare a preliminary report.
- Present and validate findings with UBA and other stakeholders
- Incorporate stakeholder feedback to produce final report that is simple and easy to understand.
- Submit final report.

Expected deliverables.

- Guidelines for engaging CRBs and SFIs.
- Summary of insights and feedback from consultations.
- Indications of key challenges and opportunities.
- Initial draft of the Practice Guide/Compendium report submitted to UBA.
- Final Practice Guide/Compendium report that is revised based on feedback from UBA and key stakeholders.

Minimum Requirements of the consultant(s)

1. Appreciation of land tenure systems and related policies including the institutional framework.
2. Appreciation of legal and credit risk on land matters.
3. Experience working with governments to design and/or implement programmes.

4. A degree in a relevant field such as policy analysis, finance, economics, development studies, land management or related fields.
5. Working exposure with financial institutions and regulatory bodies is an added advantage
6. Strong analytical, research, excellent oral, written communication skills, as well as stakeholder management.

Timelines

Estimated duration of the assignment is 42 working days, including stakeholder validation.

Reporting and Supervision

The consultant will report to the UBA Project Manager and work closely with the UBA team, member financial institutions and other key stakeholders. Regular progress updates and drafts will be submitted for review and feedback.

Application process

Interested consultant/s can apply for the assignment submitting the following documents:

1. Expression of interest to take up the assignment.
2. Technical proposal outlining their approach, methodology and timeline.
3. Financial proposal, excluding workshop costs.
4. Curriculum Vitae (CVs) highlighting relevant experience and qualifications.
5. Evidence of executing similar work previously.
6. Reference from previous clients.



Interested applicants should submit their application and support documents to secretariat@ugandabankers.org with the subject line "UBA – LIPs and COOs Practice Guide/Compendium", **no later than Friday 19th July 2024**. Only short-listed candidates will be contacted.