



TERMS OF REFERENCE: Financial Inclusion Expert Consultant

Location: Uganda (Kampala & field sites)

Status: Consultant

Deadline: April 8, 2026

Duration: Approximately 59 days

Overview

The objective of this consultancy is to facilitate partnerships between financial institutions and the ASGM sector and strengthen financial literacy among ASGM actors, while supporting the development and implementation of financing mechanisms tailored to artisanal and small-scale mining communities.

About IMPACT

IMPACT transforms how natural resources are managed in areas where security and human rights are at risk. We investigate and develop approaches for natural resources to improve security, development, and equality. We are an independent non-profit, collaborating with local partners for lasting change.

IMPACT is headquartered in Ottawa, Canada and has offices in the Democratic Republic of Congo, Uganda, and Côte d'Ivoire as well as representation in Burkina Faso and Mali. IMPACT also has programming in Zimbabwe and Kenya.

About planetGOLD Uganda

The planetGOLD Uganda project is funded by the Global Environment Facility (GEF) and implemented by the United Nations Environment Programme (UNEP). In Uganda, IMPACT is the executing agency, working in partnership with the National Environment Management Authority (NEMA) and the Directorate of Geological Survey and Mines (DGSM) under the Ministry of Energy and Mineral Development.

The project works with mining communities to reduce mercury use in artisanal and small-scale gold mining (ASGM) while improving environmental management and miners' livelihoods. Uganda is part of a global programme implemented in over 23 countries. Learn more:

<https://www.planetgold.org/uganda>

The project aims to expand financial inclusion and strengthen responsible gold supply chains, including improving access to financing for mercury-free technologies and strengthening collaboration between miners, financial institutions, government agencies, and development partners.

Scope of Work

The consultant will undertake the following tasks:

Task 1: Identify Needs of Financial Sector Partners

The consultant will identify the needs of financial institutions and development partners interested in expanding their programmes to serve the ASGM sector.

Activities include:

1. Engaging with financial institutions and development partners following the presentation of findings from the scoping studies.
2. Identifying institutional, operational, and risk management needs required to support financing for ASGM actors.
3. Assessing what support the project could provide to facilitate financial institutions' engagement with the ASM sector.
4. Documenting opportunities for collaboration and potential partnership structures.

Task 2: Establish Partnerships with Financial Institutions

The consultant will support the establishment of a partnership with a selected financial institution willing to adapt its financial products to the ASGM sector.

Activities include:

1. Facilitating discussions with interested financial institutions.
2. Supporting the design or adaptation of financial programmes targeting ASGM actors.
3. Assisting in defining partnership modalities between the financial institution and project partners.
4. Documenting the partnership framework and implementation arrangements.

Task 3: Conduct Financial Literacy and Financing Mechanism Training

The consultant will support financial literacy and financing awareness activities targeting ASGM actors.

Activities include:

1. Coordinating and supporting training sessions on financial literacy and financing mechanisms for ASGM partners.
2. Supporting financial institutions delivering the training sessions.
3. Ensuring that training content addresses:
 - a. financial literacy
 - b. loan requirements
 - c. responsible borrowing
 - d. investment planning for mining operations.
4. Ensuring participation of approximately 25 participants per session.
5. Training coverage:
6. 4 training sessions in each of the 7 project districts

Task 4: Workshops with Financial Institutions on ASGM Financing

The consultant will organize workshops with financial institutions to increase their understanding of the ASGM sector and its economic realities.

Activities include:

1. Organizing three workshop sessions with financial institutions.
2. Presenting lessons learned from:
 - a. financial landscape assessments
 - b. engagement with ASM partners
 - c. implementation of financing mechanisms.
3. Facilitating dialogue between financial institutions and project partners on opportunities for expanding financing to ASGM actors.

Required Qualifications

The consultant should have:

1. A degree in Finance, Economics, Business Development, or related field.
2. At least 3 years of experience in financial sector development or inclusive finance.
3. Experience working with financial institutions or microfinance programmes.
4. Experience designing or supporting financial products for informal or high-risk sectors.
5. Strong stakeholder engagement and training facilitation skills.

To Apply

Send the following information by email to jobs@impacttransform.org by **April 8, 2026**

1. Curriculum vitae (maximum 3 pages)
2. Sample of relevant writing
3. Preferred daily rate

In the subject of the email please state: the position you are applying for and your name.

We thank all candidates but only those selected for an interview will be contacted. Due to the volume of applications received, we ask that you do not follow up on your application.