



TUKUMUKA
CONSULTING
PARTNER

Private sector development through strengthening small businesses and building sustainable management practices

A perspective that has focus on the entrepreneur.





We help owner-managers of small firms to grow their business.

We tailor a performance dashboard, analyse financial results and provide the business with timely data so that managers can make better decisions.

We help small firms to access markets.

We help small firms to stay profitable, benefit from efficiency gains and have the right pricing in place.

We help small firms to access funding for business, manage a donor grant or get ready for international trading partners or investors.

We promote sustainable business practices and we work with organisations that develop the private sector.

Definition

Many attempts are made to define an SME and we believe there is no single definition that can capture the vast array of business activities in which SMEs are engaged in.

We think of SMEs in their development stage. From start-up to mature enterprise, owner-managers are faced with different challenges. Most transformational SMEs follow the same growth-path. A typical start-up needs to get the product on the market and find customers who are willing to pay. As the business matures management is more concerned with efficiency, compliance or organisational culture.

We think of SMEs in their industry sector. Similar business activities generate similar solutions. Business support can be focussed if experience and expertise are geared towards one industry.



Research has found out that people explain things to other people if they care about them and hold them in high esteem. To those people, they care less about they just tell, but not explain.

(from "Diagnosing and Changing Organizational Culture: Based on the Competing Values Framework" by Kim S. Cameron, Robert E. Quinn)

Consulting is a process of shared learning, and coaching is integral part of our interaction with the entrepreneur.

Consulting must be built upon participation so that ownership for the process remains with the entrepreneur.

We strive for long-term relations with our clients.



Entrepreneurs of small firms have a 'way of life' that must be understood. They juggle several projects at a time, need to achieve their goals and are constantly short of resources in an environment where everybody seems to try to take advantage of them.

Consultants need to be entrepreneurs, they need to apprehend the issues enterprise-wide. Operations, finance, human resource and marketing all work together (or not) and as consultants we must understand all parts of an enterprise.

“There is little point in developing the individual entrepreneur and supporting his or her 'way of life' if the key members of the stakeholder environment are ignorant of, lacking in empathy with, or even hostile to this way of life.”

(from “Creating an entrepreneurial culture in support of SMEs” by Allan Gibb)



The learning of entrepreneurs is motivated by solving a short-term problem, and therefore consulting engagements must be relevant to the entrepreneur and address a burning issue.

Adults learn by doing, and a class room situation is not as effective as an activity-based learning experience.

We integrate this in our consulting engagements and design training in an interactive way and, by tackling a matter that is relevant to the entrepreneur.

We make ourselves and our engagement relevant.



Understanding people, appreciating entrepreneurship, shared learning and relevance are important, but adding value to a client's business is what motivates us.

Understanding the financial dynamics of a company helps to make better decisions.

Understanding markets results in a better business strategy and in a focussed service level or product design.

Adding value to the product adds value to the business.

Managing stakeholders and building sustainable business “makes business better” as R. Edward Freeman says.

Our customer is the entrepreneur.



Financial Sector Deepening Zambia (FSD)

Pilot project management and trainer of 'The Executive Diploma in SME Relationship Banking'

PROSPERO, previously Private Enterprise Programme Zambia (PEPZ)

Business consultant and trainer to start-up enterprises of the Nyamuka Business Plan Competition

Survey and workshop facilitation for the PEP (Z) Business Linkages Programme

Co-facilitator for PEP (Z) Business Linkages Southern Province

Post-grant business development services

MUSIKA Development Initiatives Zambia

Trained and coached 20+ agro-dealers over one year

Built the capacity of District Marketing Officers from the Ministry of Agriculture to support agri-businesses better.

NIRAS Zambia

Improving the Competitiveness of Creative Enterprises through establishing a service point for artists in business.

Team leadership in a GIZ project on improved water resource management for smallholder farmers.



Microfinance

Developing a risk management framework and a 3-year business plan for the MicroLoan Foundation Zambia.

Developing a roadmap for the Association of Microfinance Institutions in Zambia.

Industry Associations

Training of board members of the Goat and Sheep Breeders Society of Zambia.

Social Enterprise

Board member of SANI Foundation, a Social Enterprise facilitating the full inclusion of persons with intellectual disabilities in Zambia into all aspects of the society.





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