Ms. Henriqueta Hunguana is the Managing Director of ICC Moçambique. She has 25 years of experience in SME development and over 14 years of consultancy in strategy and management, financial sector development, economic and social analysis. Ms. Hunguana has work experience outside of Mozambique including Angola, Cape Verde, Botswana and Brazil.

Ms Hunguana is a Chapter Director of New Faces New Voices and represents ICC in the Board of ACIS, the country’s leading business association.

Prior to joining ICC, Ms. Hunguana was the Executive Director at the Economic Rehabilitation Support Fund (FARE) and worked for the National Institute for Development of Local Industry (IDIL), a government BDS provider, where she was Director of the Technical and Project Unit.

**RECENT CONSULTING ASSIGNMENTS CARRIED OUT FOR ICC**

**Access to Finance**

- Prepared a strategic plan for GAPI, a financial institution dedicated to SME financing especially in rural areas.

- National coordinator of GITEC-ICC team that is managing the Access to Finance Challenge Fund. The fund has the objective of financing initiatives that will allow microfinance institutions to better implement IFRS, have a better access to the national payment system and to develop pro-poor financial services. The fund is being implemented by Bank of Mozambique with KfW financing.

- In follow-up to technical assistance provided in developing the 5-year Strategic Plan for Socremo, Mozambique’s fastest-growing commercial bank focusing on MSME finance and personal microfinance, developed a Client Service Strategy, and are provided support in the implementation of the strategy. In addition to implementing a product development project for the bank, from the market analysis to the launch of the products.

- Team leader on the provision of technical assistance to MORABI, the leading MFI in Cape Verde, for the introduction of savings and micro-insurance products. The project included the identification of client needs through market research, products design and pilot testing.

- Designed a program to improve the Access to Finance in Mozambique. This program aims to deepen and broaden access to financial services, the program is expected to make a sustainable improvement in the livelihoods of low-income people (especially women) in the rural areas through increased incomes, increased access to a range of financial services, employment creation and long-term security against economic shocks.

- Lead market research for Banco Oportunidade de Moçambique, a subsidiary of Opportunity International, to identify clients’ needs for the development of new products.
• Conducted a microfinance sector mapping and analysis. The study included an analysis at macro, meso and micro levels and produced a set of recommendations to relevant stakeholders that will support the development of the sector, in Mozambique and Cape Verde.

• Conducted market research that facilitated the Strategic Planning Workshop for ASCOOB Central, a credit cooperative in Bahia, Brazil, whose membership is mainly comprised on people involved in agriculture. This resulted in a 3-year Strategic Plan.

• Provided consulting services to the GTZ financed project “Access to Finance”, which included conducting focus groups discussions to obtain an understanding of the demand for micro insurance services in the low-income market in Mozambique

• Team member of Oxford Policy Management that conducted a market research for the “Microfinance Capacity Building Facility for Africa”. The objective of the assignment was to substantiate the demand for capacity building for institutions providing microfinance in Sub-Saharan Africa.

• FinMark Trust technical coordinator on the implementation of FinScope Mozambique. The FinScope survey measures effective access to and use of financial services, along with how people manage their money and what drives financial behavior.

• Prepared a Brand Strategy Plan for Socremo, Mozambique's fastest-growing commercial bank focusing on MSME finance and personal microfinance. The assignment involved a series of focus group discussions and in-depth interviews with clients and other stakeholders.

• Conducted an impact assessment for 3 leading MFI’s in Mozambique, including 2 microfinance banks. The study includes a drop-out study and client satisfaction analysis.

SME Development

• Conducting a study of potential interventions that will feed the design of a Local Content Development Program in the Oil & Gas sector in Mozambique that will catalyze other developments in the sector, for Sasol Petroleum International.

• Reviewing the Strategy for the Development of MSMEs in Mozambique. The outcome would include, defining strategic actions and making recommendations to boost overall sector performance.

• ICC Project Director for the Analysis of FinScope Mozambique MSME Survey. This survey's overall objective is to assess the nature and scope of micro, small and medium enterprises (MSMEs) in Mozambique and to identify the most binding constraints to MSMEs’ development and growth with a focus on access to finance, infrastructure, business development services and technology and propose financial assistance and policy to support small scale enterprises.

• Provided training and technical assistance to 50 women entrepreneurs (small and medium enterprises) that are clients of BCI, the second biggest bank in Mozambique. The training was provided based on the IFC’s Business Edge training methodology and materials.
Team leader for the IFC’s Mozlink Business Mentorship Program for local SME’s. Under this program ICC is providing training and business mentorship in the areas of management, finance, human resources and marketing to 60 Mozambican SME’s. The program was coordinated by IFC in partnership with Moval, Sasol, Cervejas de Moçambique, EDM and Coca-Cola.

Prepared for IFC the Program Implementation Plan for the Entrepreneurship Capacity Building Component of Cape Verde Growth and Competitiveness Program. The assignment includes a training of The Commerce Chamber of Commerce, the body that will manage the component.

Prepared a strategic plan for the Mozambican Business Network (MBN). The MBN membership comprises the core group of 16 SMEs assisted by IFC and Moval, the largest company in Mozambique.

Designed the Gaza Development Agency which main objective is to attract private sector investment and promote public, private and community partnerships in order to promote the economic development of Gaza Province.

Provided SME group training for Mozambican SMEs involved in the Small & Medium Enterprise Empowerment and Linkages Project (SMEELP). The project objective was to facilitate the successful delivery of work contracts by local SMEs contracted for the construction of Phase II of the Moval aluminum smelter in Mozambique.

Training and Workshop Facilitation

Conducted a training course for the managers of ASCOOB, a credit cooperative in Bahia, Brazil, that has as main members people involved in agriculture.

Designed a training program in business skills for individual and community associations in the surrounding area to the Kenmare Resources plc mine in Tupuito, Moma District, Nampula Province. This project involved an assessment of training needs, design training package, package testing and training of local trainers to conduct the training.

Facilitated two workshops for Apoio ao Desenvolvimento de Iniciativas privadas no Sector Agrário (ADIPSA) with the main stakeholders on the soybean and sesame value chains in Mozambique, respectively. The objective was to “Contribute for a healthy and coordinated development of these sub-sectors.

Facilitated a Workshop for the Discussion of Implementation Procedure of the Guaranty Fund Agreement and Identification of Opportunities for Apoio ao Desenvolvimento de Iniciativas privadas no Sector Agrário (ADIPSA) and Banco Terra.

Team leader for the design and delivery of a Training of Trainings Course for the Mozambican Baking Institute on Microfinance and Rural Finance. The training package includes several modules such as Marketing, Strategic Planning, Human Resources Management, Governance and Leadership and Financial Management for MF.

Facilitated a Marketing and Management Training Course to SME’s under the IFC’s Mozlink Mentoring and Training Program.
• Conducted a two-week training course in market research for microfinance practitioners in Brazil using Microsave Africa’s qualitative research techniques and tools. The course was commissioned by the National Bank for Social and Economic Development (BNDES).

PROFESSIONAL EXPERIENCE

March 2000 – Present  International Capital Corporation (ICC) Private Limited, Maputo, Mozambique. Managing Director and Partner. ICC is a Southern African consulting firm that provides consulting services to the donor community, the public sector, private sector companies, and financial institutions to promote private sector-led economic growth.


July 1989 - July 1997 Instituto Nacional de Desenvolvimento da Indústria Local (IDIL), Maputo, Mozambique. Head of the Technical and Projects Department. IDIL BDS to Micro and Small Enterprises. Prepared and organized seminars to train IDIL technicians in the provinces; assisted the launch of the Fundo de Fomento à Pequena Indústria (FFPI) and the creation of the Female Window, a new sector at IDIL to promote and supervise activities for women. Also responsible for setting up the first Industrial Park in Mozambique on behalf of IDIL. Assisted the design of FARE. Board Member of FARE on behalf of IDIL.


EDUCATION

1987-1989  BSc Chemical Engineering, University Eduardo Mondlane, Maputo, Mozambique.