

# Jamaica Social Investment Fund / JSIF

## Second Rural Economic Development Initiative (REDI II)

### TERMS OF REFERENCE AGRI-BUSINESS CONSULTANT

#### 1. GENERAL INTRODUCTION

The Jamaica Social Investment Fund (JSIF) was established in December 1996 as a component of the Government of Jamaica's strategy to reduce poverty. Cabinet in December 1995 approved the establishment of the JSIF as a key component of the Government's National Poverty Eradication Programme (NPEP). JSIF invests in community-based projects as a means for empowering communities and building social capital. By involving communities fully in identifying, prioritising, planning, managing and monitoring their own development projects, JSIF helps to build local capacity to sustain and extend development initiatives.

The JSIF is an autonomous government company designed to provide investments in community-based projects island wide and is a demand-driven financial intermediary. It works in partnership with communities, the private sector, non-governmental organizations (NGOs), and donor agencies, in seeking to channel benefits to the poorest communities across the country.

#### 2. BACKGROUND FOR THIS ASSIGNMENT

Jamaica is on the verge of transforming its economy through the intensification of targeted initiatives to support rural enterprise development. The multiplier effect of these targeted initiatives within communities is significant, as this will stimulate the economy through job creation as there are several actors involved in the value chain ranging from producers, harvesters, packers for storage, processors, traders and retailers before the final product reaches the consumers. The project will continue to encourage climate smart and resilient agriculture through the adoption of technology to include drip irrigation and greenhouse as well improved quality of inputs and application of best practices.

The development and promotion of community-based tourism remains a key area, emphasizing opportunities for self-employment and the development of small medium tourism enterprises to enhance the visitor experience. Community Tourism has been estimated to retain nearly 100% of every tourism dollar spent in the community with its locally owned inputs of community experiences provided by residents, locally grown agricultural products and locally owned small hotels and bed and breakfast accommodation and transportation providers.

JSIF is currently implementing the Second Rural Economic Development Initiative (REDI II) on behalf of the Government of Jamaica. REDI II is financed in part with a USD 40 million loan from the World Bank (Loan agreement No. 9017-JM) and approximately USD 2 million from beneficiaries' cash contributions. The project will be implemented through year 2025, in support of the strategic priorities of both lines Ministries, Agriculture & Tourism. The project is structured in the following components:

**Component 1. Climate Resilient Agricultural and Community Tourism Investments for Rural Enterprises.** The objective of this component is to promote the development of micro, small and medium agricultural/community tourism enterprises that are better integrated in productive partnerships or "alliances" with other stakeholders along their respective value chain, through reliable linkages with buyers and markets and increased capacity to manage climate risks.

Through matching grants, Component 1 will finance consulting and non-consulting services, goods, works, and operating costs for demand-driven, competitively selected agriculture/fisheries or community tourism sub-projects presented and implemented by participating rural enterprises to increase their production and to capture and/or increase their market share and level of profits. Financed activities will support the promotion, identification, design, feasibility, and implementation of competitive and climate resilient investment sub-projects for business investments and ventures established by beneficiary enterprises (small farmer/fisher associations—that is, cooperatives, friendly or benevolent societies, or any formal form of legally established association—agribusinesses, community tourism operators, and related entrepreneurs and handicraft artisans)

**Component 2. Institutional Strengthening and Capacity Building for Public Entities.** This component aims to strengthen the capacity of relevant public sector institutions—the Ministry of Industry, Commerce, Agriculture, and Fisheries (MICAF), Ministry of Tourism (MOT), and JSIF—and associated entities (Rural Agricultural Development Authority (RADA), Tourism Product Development Company (TPDCo), and others) to provide the public infrastructure and quality services needed to promote inclusive rural development (based on the agriculture and tourism nexus) and to ensure the sustainability of the rural enterprises and productive partnerships supported by the project. This component has two subcomponents.

**Component 3. Project Management, Monitoring, and Evaluation.** This component will finance incremental costs associated with the coordination, administration, supervision, and Monitoring and Evaluation (M&E) of project implementation by JSIF and the technical Project Management Team (PMT) that JSIF will establish for REDI II.

**Component 4. Contingent Emergency Response.** This component will allow loan proceeds to be reallocated from other components to support emergency recovery and reconstruction following an eligible crisis or emergency at the national or subnational level.

Another key element to ensure the sustainability of the rural Micro, Small & Medium Enterprises (MSMEs) supported by REDI II is to strengthen the linkages to the financial services to stimulate economic development and to protect underserved businesses, including revolving fund program. In the case of access to REDI II for further capital requirements, access to formal credit sources remain one of the main constraints for additional development. REDI II will therefore support the implementation of strategies in keeping with the core objectives of the agriculture and tourism sectors policies and plans and overall National Development Plan

### **3. OBJECTIVE OF CONSULTANCY**

The overall objective of the consultancy is to ensure that REDI II develops and incorporates a sound business development approach and strategies for the implementation of Project and its subprojects, while keeping to its Project Development Objective.

### **4. SCOPE OF WORKS**

#### **4.1. SPECIFIC TASKS AND OUTPUTS**

Under the overall supervision of the JSIF's Senior Manager, with oversight for REDI II portfolio and the direct day to day supervision of the REDI II Project Manager, the Agri-Business Consultant will lead the designing and implementation of a business development approach and the requisite strategies for REDI II and its subprojects. The firm or consortium will work in close cooperation with (1) other REDI II technical and social safeguards staff, (2) the Enterprise Assessment Committee (EAC), (3) Business Development Facilitators, and (4) other key stakeholders' (e.g. staff from JSIF, Ministry of Industry, Commerce, Agriculture and Fisheries and Ministry of Tourism (MOT)).

The Agri-Business Consultant tasks and outputs will include, although not limited to the following:

- Provide guidance to JSIF and the Project Management Team and other key stakeholders with respect to evolving trends and market demand for products and services, and in the areas of enterprise development and competitiveness in the agricultural sector:

#### **A) Process**

- Support and provide the business perspective to all phases of the Subproject cycle. This includes:
  - Provide advice to REDI II Project Management Team (PMT) with respect to strategic orientation (market trends and opportunities) for the selected applicants.
  - Support the capacity strengthening of project beneficiaries on business related aspects.
  - Develop guidelines and formats for the development of business plans that consider the objectives and needs of the Project.
  - Support the selection of consultants to assist in business plans development, and train them with respect to business plan development processes, instruments (e.g. RuralInvest) and output requirements, and monitor and evaluate their performance.
  - Review business proposals and business plans to ensure that they meet all exigencies with respect to business aspects (market, price and cost information, etc.).
  - Ensure that all business proposals and business plans to be considered for co-financing by REDI II respond to a sound business logic (e.g. Linked to concrete opportunities, they are financially feasible, they include climate resilience measures, etc.), and are investable according to the parameters and requirements set in the Project Operational Manual (POM) while keeping to the development objectives of the Project.
  - Provide support to matching-grant recipients with respect to business issues during the implementation of the business plans.
- Review, in collaboration with the REDI II PMT, the full process related to preparation and appraisal of business plans; business plan guidelines, procedures and modalities for business implementation through REDI II subprojects
- Provide technical guidance on all aspects of subproject planning and implementation e.g. business plan preparation, business models appraisal, business planning and implementation process (ensuring full integration, use and update of the business plans by rural MSMEs/groups), Rural MSMEs linkages, business and market services.
- Continually review and assess the business approach of REDI II subprojects related to agricultural business, participate on technical review panels for awarding and monitoring implementation efforts.
  - **Output 1:** Inception report with timelines in keeping with deliverables outlined, proposed stakeholder consultations, the identification of key work streams and proposed methodology for research, consultations and analysis. (Maximum 20 pages, excluding annexes)
  - **Output 2:** Business-based assessment analysis for the Agriculture Sector
    - **Financial assessment tool.** Review and revise existing tool that Officers can use to determine indicatively if a proposed investment is feasible.

- **Monitoring Tool for business development.** Recommend indicators or measures to be used to track and assess a business and its progress.
- **Output 3:** Review and revise existing Business plan guidelines, template, business model appraisal, evaluation grid, procedures and modalities for business implementation.

## **B) Institutional strengthening and training**

- Design and deliver mixed mode training (combination of in-person and virtual) and support service activities for each of the following target groups: (i) Subproject groups; (ii) Business Development Facilitators ; (iii) REDI II PMT, JSIF and EAC.
- Design a capacity building toolkit (including training assessment and tools) required to build capacity of subproject groups to operate as business enterprises.
- Advise on appropriate strategies and measures to make the REDI II supported rural MSMEs in the agriculture sector operate effectively as a business, during and after implementation of the REDI II grant.
- In collaboration with the REDI II PMT design a strategy and development plan for institutional strengthening of REDI II subprojects.

**Output 4:** Capacity building toolkit for approved groups

**Output 5:** Strategy and development plan for institutional strengthening of REDI II subproject proponents

**Output 6:** A Plan delivered on appropriate strategies and measures to make the rural MSMEs in the agriculture and tourism sectors more efficient, productive, profitable and sustainable.

**Output 7:** Training program for Business Development Facilitators delivered

**Output 8:** Training program for REDI II, JSIF and EAC members delivered

- Business Assessment & Financial modelling tools

## **C) Linkages REDI II subprojects with financial services:**

- Review credit access and terms for rural MSMEs in Jamaica and recommend possible linkages and schemes with the financial institutions
- Liaise cross-functionally with financial institutions in the overall business planning, budget and reforecast process to support mandatory beneficiary cash contribution requirements.
- Maintain revenue and financial planning models and develop scenarios within those models for each type of investment sub-project.

**Output 9:** Briefing paper to the PMT on potential financial linkages of REDI II subprojects with development or commercial financial institutions, recommending financing schemes, mechanisms and instruments.

#### **D) Market access for REDI II subprojects**

- Identify (in keeping with priorities with the Ministry of Agriculture and Fisheries) sector areas for growth and business development based on market trends and opportunities.
  - Identify opportunities where collaboration can be developed among community enterprises to gain even greater access to markets
  - Coordinate the integration and linkage between the agriculture and community-based tourism subprojects
  - Undertake market analysis to ensure proper orientation of calls for proposals and subprojects.
  - Support the incorporation of a business perspective on strategic plans and decision processes.
- **Output 10:** Working Paper on Market access for REDI II subprojects

#### **E) Monitoring and Evaluation**

- Recommend indicators to measure and evaluate business development of the subprojects supported by REDI II
- Recommend a M&E framework in keeping with business performance, for timely assessment and analysis of the subprojects, and to feed into the eventual economic and financial cost-benefit analysis of the Project, at its mid-term evaluation and/or project completion report.
- Participate and contribute actively in the supervision, monitoring and evaluation of the implementation of REDI II in all matters relating to agribusiness activities and interventions (including joining regular World Bank implementation support missions).

**Output 11:** M&E Results framework with indicators for tracking Project progress.

**Output 12:** Final/Termination Report outlining achievement of objectives, challenges encountered and mitigation measures, recommendations for the future etc. Report should be no more than 40 pages excluding annexes.

***The Agri-Business Consultant is expected to provide brief written monthly reports (max. 5 pages excluding annexes) outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.***

## 5. DELIVERABLES AND PAYMENT SCHEDULE

Deliverables <sup>1</sup>		Date to be Delivered	Payment
1, 2&3	<p><b>Output 1:</b> After the briefing meeting submit an inception report with timelines in keeping with deliverables outlined, proposed stakeholder consultations, the identification of key work streams and proposed methodology for research, consultations and analysis. (Maximum 20 pages, excluding annexes)</p> <p><b>Output 2:</b> Business-based assessment analysis for the Agriculture Sector:</p> <ul style="list-style-type: none"> <li>○ <b>Financial assessment tool.</b> Review and revise existing tool that Officers can use to determine indicatively if a proposed investment is feasible</li> <li>○ <b>Monitoring Tool for business development.</b> Recommend indicators or measures to be used to track and assess a business and its progress.</li> </ul> <p><b>Output 3<sup>2</sup>:</b> Review and revise existing Business plan guidelines, template, business model appraisal, evaluation grid, procedures and modalities for business implementation.</p> <p>Submission of Monthly Report outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.</p>	Within 1 month of contract signing	20%
4&5	<p><b>Output 4:</b> Capacity building toolkit for approved groups</p> <p><b>Output 5:</b> Strategy and development plan for institutional strengthening of REDI II subproject proponents</p> <p>Submission of Monthly Report outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.</p>	Within 3 months of contract signing.	20%
6	<p><b>Output 6:</b> A Plan delivered on appropriate strategies and measures to make the rural MSMEs in the</p>	Within 4 months of	10%

<sup>1</sup> Fundamental to the assignment is the close collaboration with the REDI II PMT participating in field visits to project locations to inform sub-project scope and implementation. Correspondingly, guidance, review and feedback on business plans submitted by the Business Development Facilitators is essential to the assignment.

<sup>2</sup> Compatibility with FAO's Rural Invest (RIV) guidance and templates for investment project profiles (first stage of the proposal/appraisal report review to approval process) and business plan development is essential.

Deliverables <sup>1</sup>		Date to be Delivered	Payment
	agriculture and tourism sectors more efficient, productive, profitable and sustainable	contract signing.	
7	<p><b>Output 7:</b> Training program for Business Development Facilitators delivered (combination of in-person and virtual)</p> <p>Submission of Monthly Report outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.</p>	Within 5 months of contract signing.	10%
8	<p><b>Output 8:</b> Training program for REDI II, JSIF and EAC members delivered (combination of in-person and virtual)</p> <ul style="list-style-type: none"> <li>• Business Assessment &amp; Financial modelling tools</li> </ul> <p>Submission of Monthly Report outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.</p>	Within 6 months of contract signing.	10%
9&10	<p><b>Output 9:</b> Briefing paper to the PMT on potential financial linkages of REDI II subprojects with development or commercial financial institutions, recommending financing schemes, mechanisms and instruments.</p> <p>Submission of Monthly Report outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.</p>	Within 7 months of contract signing.	10%
	<p><b>Output 10:</b> Working Paper on Market access for REDI II subprojects</p> <p>Submission of Monthly Report outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.</p>	Within 8 months of contract signing.	
11	<p><b>Output 11:</b> M&amp;E Results framework with indicators for tracking Project progress.</p> <p>Submission of Monthly Report outlining progress and achievements made towards accomplishing overall goal and outputs of the consultancy.</p>	Within 10 months of contract signing	10%
12	<p><b>Output 12:</b> Final/Termination Report outlining achievement of objectives, challenges encountered and mitigation measures, recommendations for the future etc. Report should be no more than 40 pages excluding annexes.</p>	Within 12 months of contract signing	10%

**Note:** Payments are contingent on JSIF's review and approval of the satisfactory completion of deliverables in keeping with the guidelines above outlined in Sections 4 & 5.

## 6. QUALIFICATIONS AND EXPERIENCE

***The assignment is for a firm or consortium and three (3) the Key Experts should meet the following qualifications:***

- (a) Post-graduate Degree in Agribusiness, Agricultural Economics, Economics, Business Administration (MBA), Management, Education, Learning, Training and Development or a related discipline.
- (b) Eight (8) years of relevant experience related to rural business development, agriculture and development, micro finance, competitiveness, agricultural value chain analysis and other experience as relevant to the assignment in developing countries.
- (c) Demonstrated experience working with women, youth/young entrepreneurs and modern technologies is a desirable requirement.
- (d) Show evidence of at least six (6) similar assignments of preparing, formulating, evaluating (including conducting economic and financial analysis) business plans, preferably for the agricultural or agri-food sector and other relevant assignments within the last five (5) years.
- (e) Five (5) years' experience working with micro-to-small scale businesses, preferably in rural areas, providing business development services, training and/or technical assistance and other experience as relevant to the assignment.
- (f) Demonstrated ability to conduct economic and financial analysis of agricultural projects and other experience as relevant to the assignment.
- (g) Excellent verbal and written communications skills, including demonstrated advanced ICT skills.

## 7. EVALUATION CRITERIA

***Firms/consortiums' staff will be assessed against the following:***

- Post-graduate degree in Agriculture, Agribusiness, Agricultural Economics, MBA, Management, Education, Learning, Training and Development or other related field.
- Eight (8) years of relevant experience related to rural business development, micro finance, competitiveness and value chain analysis in developing countries.
- Demonstrated experience working with women, youth/young entrepreneurs and modern technologies
- Show evidence of at least six (6) similar assignments of preparing, formulating, evaluating (including conducting economic and financial analysis) business plans, preferably for the agricultural or agri-food sector within the last five (5) years
- Five (5) years' experience working with micro-to-small scale businesses, preferably in rural areas, providing business development services, training and/or technical assistance
- Demonstrated ability to conduct economic and financial analysis of agricultural projects
- Excellent verbal and written communications skills, including demonstrated advanced ICT skills.

## 8. DURATION OF CONTRACT

Twelve (12) months with possibility of renewal.

## 9. REPORTING ARRANGEMENTS

Prior to the start of this assignment, there will be an initial briefing with (but not be limited to) the Senior Manager– Social Development/M&E, REDI II Project Manager and other relevant staff. The Consultant will report directly to the REDI II Project Manager. The consultant is reminded that the firm or consortium should request problem-solving meetings with the REDI II Project Manager as soon as there is any indication of a variation in the scope of work, changes to the timeline or additional costs being necessary. No variations are to be made to the agreed



time or cost without the prior approval of JSIF in writing or by email. Administrative support such as meeting bookings, logistical arrangements, and production of reports will be the responsibility of the Consultant.

The Consultant will also be required to travel island wide on a regular basis to support the subprojects being funded by REDI II.

While undertaking the assignment the Consultant must ensure that there are no conflicts of interest, give full disclosure of any issues, maintain fairness, ensure confidentiality while upholding all accepted professional standards, protocols and practices. The Consultant should be able to work with any person no matter what culture, gender, religion, race, nationality and age with sensitivity and adaptability, treating all people without favouritism.

## **10. PROCUREMENT SELECTION METHOD**

The assignment is for a firm or consortium the procurement selection method will be Consultant's Qualifications Based Selection (CQS). The evaluation shall be based on the relevant qualifications and experience of the firm or consortium and cost of services.