Terms of Reference (TOR's) for Matching Grant Mentors

Duration of Assignment: “When actually employed” or “As required” basis

Duty Location: Throughout Viti Levu

Qualification and experience:

- Mentors should have relevant accounting and/or business management qualifications (Academic qualifications in accounting, finance, business administration and other relevant fields would be an added advantage). These can be commercial accounting firms, NGO’s and other organizations that support SME development banks that carry out SME training and people trained by development projects.
- Knowledge of rural agriculture in Fiji would be a distinct advantage.

Job Description:

- Carry out rapid assessment to validate the SME financial, business and capacity situation.
- Development of an appropriate program based on the assessment and deciding the length of mentoring required by different SMEs (Short term, medium term or long term).
- Preparation/refining of business plans/investment proposal as well as coaching, training SMEs in preparation of these plans and at the same time enhancing it from the technical/financial/business perspective and making it realistic and not too overambitious.
- Assessment of the business plan/investment proposals viability and support to implementation of the proposal.
- Advice on the business and financial management of the SMEs.
- Guide and assist SME’s in loan application for their proposed plan making sure all the lending criteria of the selected bank as well as FAPP criteria is met.
- Ensure there is clear evidence/commitment in the plan to engage in business relationship with small holders (preferably remote rural highlands). For instance, by including in the business plan/application details on how many producers it has planned to worked with, for what type of activity, etc.
- If the SME wished to apply for grant finance under the FAPP project, review consistency with the criteria established for such funding and if not compliant, assess whether it can still qualify for the mentoring programme, pending showing evidence of engaging with producers even without obtaining the financing.
- Monitor the performance of the SME in: implementing the agreed business plan and engaging the expected producers; and provide advice in the event that difficulties are experienced.
- Supply training materials and other resources to facilitate the mentoring process.
- Report any technical issues or otherwise to the ADU.