Delivery of Financial Management, Bookkeeping and Cooperative Financial Governance Training for Reef-Positive Businesses

REQUEST FOR PROPOSALS

Issue date: 31 August 2026
Closing date: 18 September 2026

1. Background

The Wildlife Conservation Society (WCS) is an international non-government organisation committed to working with communities, government, and other partners to safeguard Fiji's biodiversity and ensure the sustainable management of natural resources through integrated land and seascape management. A critical focus of our work is protecting Fiji's globally significant, diverse and resilient coral reefs and associated seascapes. The nation's coral reef ecosystems are critical to biodiversity, the economy and the livelihoods of its people. However, Fiji's coral reefs face unprecedented threats from climate change and local pressures including unsustainable fishing, coastal habitat destruction and unsustainable land management leading to pollution runoff.

In response to, and to abate these threats, the Fiji National Hub for Coral Reef Conservation (NHCRC) was established through the Global Environment Facility (GEF) funded Coral Reef Rescue (CRR): Resilient Coral Reefs, Resilient Communities Project. This government-endorsed multi-stakeholder platform serves as a central mechanism for coordinating and driving coral reef conservation efforts in Fiji.

Under Component 3 of the GEF CRR Project, WCS Fiji, through the NHCRC, is working to strengthen the enabling environment for reef-positive businesses whose livelihoods depend on, and whose practices directly influence, the status of Fiji's coral reefs. To support this, Talanoa Consulting conducted a Reef-Positive Business Needs Assessment across a shortlisted cohort of Micro, Small and Medium Enterprises (MSMEs) and community/cooperative enterprises identified through a scoping and mapping exercise.

The shortlisted businesses, spanning eco-tourism, organic manufacturing, mariculture, and community-based fisheries, represent a diverse cohort with strong reef-positive potential. The Needs Assessment identified priority areas for technical assistance including financial management and bookkeeping, financial governance and accessibility to market.

WCS Fiji is seeking a consultant to design and deliver a financial management and bookkeeping workshop, together with dedicated cooperative financial governance sessions, to reef-positive MSMEs and community/cooperative enterprises.

2. Objectives

The purpose of this consultancy is to deliver technical assistance in financial management, bookkeeping and cooperative financial governance to reef-positive businesses identified through the Needs Assessment. The consultant will deliver training that:

i. **Builds record-keeping capability:** income and expense tracking, bank account management and basic record-keeping appropriate to each enterprise's scale and structure.

ii. **Strengthens business viability and pricing:** enabling participants to understand whether their enterprise is covering its costs, to price products and services for profitability, and to identify the drivers of profit and loss.

iii. **Strengthens cooperative financial governance**: member contributions, distributions, benefit-sharing and record-keeping obligations under Fijian cooperative law.

iv. **Improves finance readiness:** introducing simple tools and software realistic for remote, low-connectivity settings, and preparing the basic financial information required for a loan, grant or conservation finance application.

v. **Creates inclusive peer learning:** connecting enterprises facing comparable governance and record-keeping challenges, and applying GEDSI (Gender Equity, Disability and Social Inclusion) principles so the training is accessible to women, youth-led enterprises and participants from remote locations with varying education levels.

3. Scope of work

The consultant will design and deliver a group training programme comprising the two components set out below, in two locations, over 3 days per location. In doing so, the consultant will:

- Use participatory, talanoa-based and practical facilitation methods appropriate to participants with varying levels of literacy and formal education.
- Adapt the workshop for iTaukei cooperative and community enterprise contexts and deliver it in English and Fijian.

3.1 Financial Management and Bookkeeping Workshop

A workshop delivered in person, designed for a mixed cohort of MSMEs, community-based enterprises and cooperatives. In designing the workshop, the consultant should consider:

i. The practical realities of the participating enterprises: seasonal and irregular income, cash-based transactions, limited connectivity, remote locations, and community meeting customs.

ii. The need for simple, durable tools: including paper-based systems that participants can continue to use independently after the workshop.

Content must include, at a minimum:

- Income and expense tracking: setting up and maintaining a simple cash book.
- Separating business and personal or household money; bank account management and basic banking practice.
- Cooperative membership and benefit-sharing records: recording member contributions, shares and distributions.
- Understanding costs, margins and pricing for profitability, including pricing of community tourism products and reef-based services.
- Preparing a simple statement of income and expenditure and a basic cash flow projection.
- Understanding what financial information a lender, grant-maker or conservation finance provider will ask for, and how to prepare it.

- An introduction to simple accounting software and digital tools, with realistic guidance for low-connectivity settings.

Where relevant to the participant mix, the workshop should also cover the following areas identified in the Needs Assessment:

- **Tourism and fisheries revenue and product pricing:** developing a structured visitor pricing model, tour packages, booking and payment systems, and a visitor management plan that generates sustainable revenue from reef-based tourism.

- **Tracking community benefit distribution:** recording revenue, costs and community benefit distribution, and determining whether the enterprise is profitable and what is required for financial sustainability.

- **Financial modelling for community projects:** building a simple financial model for a planned community facility or capital project

- **Conservation finance pathway:** an introduction to reef-positive financing instruments such as TIDES or GFCR small grants, and the governance and financial systems that must be in place before an enterprise is eligible.

3.2 Cooperative Financial Governance Sessions

Sessions covering financial governance requirement. The consultant should engage with the **Ministry of Commerce and Business Development** and integrate content ensuring it is consistent with current Fijian cooperative regulation. Content must cover:

- Member contributions and distributions.
- Record-keeping obligations under Fijian cooperative law.
- Roles and responsibilities of committee members.
- Decision-making processes and dispute resolution.
- Benefit-sharing rules and their documentation.
- Qoliqoli and mataqali rights as governance assets.
- iTaukei trust structures and their interaction with cooperative and enterprise governance.
- Governance formalisation: documenting the enterprise or cooperative governance structure, membership rules, decision-making processes and benefit-sharing arrangements in a way that recognises traditional iTaukei governance as a strength.

3.3 Delivery Arrangements, Locations and Logistics

The training will be delivered twice over three days at each location, with approximately 25 participants from shortlisted enterprises.

- **Workshop 1 - Northern Division:** to be held at a central location in the Bua Province, tentatively planned for November 2026. The workshop will likely be held in a community setting.

- **Workshop 2 - Central Division:** to be held at a central location in Suva, tentatively planned for January 2027.

Final dates will be confirmed by WCS Fiji in consultation with the selected consultant and the participating businesses.

WCS Fiji will be responsible for all workshop logistics, including:

- Inviting participating reef-positive businesses and bringing them to the central workshop location in each division.
- Covering participant travel, accommodation and subsistence costs.
- Workshop venue, catering and refreshments.
- Covering the consultant's domestic travel, accommodation and meals for the workshop in the Northern Division.
- Providing relevant background documentation, including the Reef-Positive Business Needs Assessment findings.

The consultant is responsible for the technical design and delivery of the training. The consultant is expected to:

- Design the training course and its content for the participating enterprise.
- Develop and provide printed training materials to every participant.
- Use their own laptop and training materials required for delivery.
- Apply a GEDSI screening process to all training content, materials and facilitation methods to ensure inclusivity and appropriate representation.

The consultant's financial proposal is to cover professional daily fees only for the design, delivery and reporting days required. Travel, accommodation, meals, venue and participant mobilisation costs must not be included in the financial proposal.

4. Deliverables and Timeline

The consultancy will commence in **October 2026 and conclude by 12th February 2027,** with an indicative total of 20 working days during the contract period. Final workshop dates will be confirmed by WCS Fiji.

#	Deliverable	Timeframe
1	Inception report outlining the proposed methodology, detailed session-by-session course outline, facilitation approach, and materials.	Within one week of contract signing (October 2026)
2	Submission of the training package to WCS Fiji for review and clearance.	October 2026
3	Delivery of the 3-day Financial Management and Bookkeeping Workshop and Cooperative Financial Governance sessions in Northern Division.	November 2026 (as scheduled by WCS Fiji)
5	Delivery of the 3-day Financial Management and Bookkeeping Workshop and Cooperative Financial Governance sessions in Suva.	January 2027 (as scheduled by WCS Fiji)
6	Both Workshop reports and handover of all final training materials.	Within a week of 2nd workshop (January/February)

5. Requirements and qualifications

The consultant will have the following minimum experience and qualifications:

- Based in Fiji, with demonstrated experience delivering business and financial training in Fiji.
- Proven experience delivering financial literacy, bookkeeping or small business financial management training to micro and small enterprises, cooperatives, community groups or informal groups.
- Qualifications in accounting, finance, business management, cooperative development, or a related field.
- Demonstrated working knowledge of Fijian cooperative law, cooperative registration and financial governance obligations; experience working with or alongside the Ministry of Commerce and Business Development is highly desirable.
- Demonstrated ability to use participatory and inclusive learning methods with participants of varying literacy and numeracy levels.
- Experience working with iTaukei community enterprises, women's cooperatives and youth groups, and familiarity with cooperative governance structures.
- Fluency in both English and iTaukei, with the ability to deliver training in both languages.
- Willingness and availability to travel on the indicative schedule above.

5. Submission requirements

The following must be submitted as part of the expression of interest.

1. Brief technical statement (one to two pages) outlining previous experience relevant to the scope of work. Proposers are to submit examples of previous training materials, workshop reports or links to prior work.
2. Curriculum Vitae of the lead consultant and any team members or co-facilitators, including their specific role in delivery.
3. Training approach and programme outline: a brief description of how the training will be delivered, the proposed programme structure for 3 days, and the training materials that will be provided to participants.
4. Financial proposal outlining a detailed cost breakdown, including:
    - Consultancy fees, stating the daily rate and the total number of working days.
    - Total proposed budget must be stated in FJD.

Travel, accommodation, meals, venue and participant costs must not be included, these are covered directly by WCS Fiji to the workshop venue.

Submitted rates are deemed to include all costs, insurances, taxes, fees, expenses, liabilities, obligations, risk and other things necessary for the performance of the Requirement. Any charge not stated in the Proposal as being additional will not be allowed as a charge against any transaction under any resultant Contract. All rates and prices submitted by Proposers shall be in FJD.

All proposal documents should be emailed directly to nbhan@wcs.org by the closing date **(COB 18th September 2026).** Late submissions will not be considered.