

Terms of Reference

Project CARE - Combating climate change through regenerative
Agriculture, water Resources conservation and Financial Education in Lebanon

Fondazione Microfinanza e Comunità

Fondazione Microfinanza e Comunità (FMC – Microfinance and Community Foundation) is an Italian organization that has been working in the field of financial inclusion within international cooperation programs since 2002. AMS has been present in Lebanon between 2015 and 2021, carrying out projects aimed at alleviating the conditions of conflict between the host population and refugees. The projects sought to strengthen economic and social capital through a culture of financial inclusion, and to carry out economic independence programs for Syrian refugees in a refugee camp in the municipality of Bar Elias, a few kilometers from the Syrian border.

Since October 2025, FMC, in partnership with other Italian and Lebanese organizations, implements the CARE project, financed by the Italian Agency for Development Cooperation (AICS). The project takes place in the Beqaa Governorate (West Beqaa District and Zahle District) and in the Mount Lebanon Governorate (Shouf District and Aley District) and aims at improving the ecosystem of the target areas by working with the agricultural sector as a source of environmental, social and health well-being. In this context, FMC has developed a financial inclusion component as a support to the economic dynamics of actions, to ensure the beneficiaries' local ownership and the sustainability of actions.

FMC's approach to financial education and coaching and assistance is motivated by the objective of autonomization and resilience of local farmers and producers from a financial, social, and environmental perspective. In fact, the ESG reporting obligations for European enterprises draw attention on the need of extra-European countries which entertain business relationships with Italy to become familiar with certain practices. By focusing specifically on small enterprises, the certification and tracking of the whole value chain by larger producers would be facilitated.

Therefore, FMC's main activities include financial education on topics such as access to finance, productivity, and business savings, with a focus on environmental sustainability, as well as technical assistance and coaching for producers and businesses. The project has an overall duration of 3 years. FMC key tasks, related to these ToRs are concentrated between the second half of the first year (from February 2026) and the first half of the third year (June/Decembre 2027).

The consultants will support activities carried out by FMC in the Beqaa governorate and Mount Lebanon governorate. The roles include implementing project activities under the supervision of FMC's senior international experts and other key staff and assisting them with organizational and technical tasks.

Position 1: Rural enterprise support expert

Tasks:

- Field Assessment on financial education and access to finance needs;
- Participation in the design of a targeted survey aimed at identifying needs of agricultural businesses;
- Identification of target beneficiaries;
- Coordination of local enumerators, especially during data collection on field assessment surveys (data quality and timing);
- Regular field visits to businesses during the selection of target beneficiaries;
- Support activities related to data analysis and reporting of survey results.

Expected deliverables:

- Conduct a minimum of 120 valid surveys in digital format, over a period of 3 months (number to divide with enumerators);
- Produce at least a partial analysis of gathered data, as well as a short report.

Position 2: Financial Education training expert

- Assist with the development of financial education training modules for businesses (small producers in different geographical areas);
- Assist with translation of material from English to Arabic;
- Contribute to the coordination of other thematic experts according to planned training modules;
- Assist with the follow-up and reporting of activities.

Expected deliverables:

- Conduct at least one module in financial education and in ESG, on a specific topic related to the sustainability of agribusinesses and to sustainable practices;

Position 3: Coaching and assistance expert

- Promote and assist with the coaching sessions of the selected enterprises in planning and running businesses with different targets in line with the needs assessment; the expert with agronomic expertise will be required to contribute to the development of a toolkit for carrying out water balance assessments of the supported agricultural enterprises, in order to reflect water-related costs in their financial statements and guide enterprises towards sustainable resource management.

Expected deliverables:

- Support in the development of coaching material tailored to specific needs of businesses;
- Support a minimum of 40 agri-businesses in accessing financing;
- Implement 1-to-1 sessions with each business as a follow-up to each coaching session.

For all positions, regular interactions with local financial institutions and local stakeholders and assisting with the coordination and follow-up of relations with local partners will be key to achieving objectives efficiently.



The number of days will be distributed depending on each specific activity. A detailed time sheet will be requested, indicating the planning of activities which will be carried out with FMC.

Skills required (all positions)

- University degree in economics & finance and management, agro-economics, rural development, or equivalent experience;
- At least two years' experience in development cooperation projects;
- Understanding of the dynamics of the financial inclusion sector in Lebanon and rural finance for entrepreneurship;
- Experience in supporting agricultural businesses is an asset;
- Presence in the Beqaa region (at least 75% of the time), with travel to Beirut for partnership meetings.

How to apply?

Please send us your CV and cover letter at: fondazione@microfinanza.it

Please note that a candidate can apply for more than one position.

More information on the type of contract for these positions will be discussed during the interview.