PROCUREMENT SERVICE UNIT
MINISTRY OF MARINE AFFAIRS AND FISHERIES

REQUEST FOR EXPRESSION OF INTEREST

Loan No. 9498-ID

Reference No. ID-MMAF-529790-CS-INDV

INDIVIDUAL CONSULTANT FOR RURAL BUSINESS DEVELOPMENT EXPERTS TO SUPPORT SUB-COMPONENT 2.2 ACTIVITIES IN KKD BANDA NAIRA

Procurement Unit
Selection Committee of Rural Business Development Experts To Support Sub-Component 2.2 Activities in KKD Banda Naira

MINISTRY OF MARINE AFFAIRS AND FISHERIES
2026

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The Ministry of Marine Affairs and Fisheries has received financing from the World Bank toward the cost of the Infrastructure for Coral Reef Areas - Oceans for Prosperity Project (INSAN TERANG – LAUTRA, henceforth LAUTRA). The LAUTRA project is currently in the process of recruiting the Business Incubator Firm (BIF) responsible for Component 2.2. To ensure the project meets its Year 1 targets and to prepare the ground for the BIF, the Project Implementation Unit (PIU) is recruiting one out of 5 Individual Consultants for priority MPAs, which are KKD Alor, Raja Ampat, KKD Banda Naira, KKD Banggai Dalaka, and KKN Laut Sawu. These consultants will act as an Advance Team deployed in the target Marine Protected Areas (MPAs). Their specific goal is to identify a precise pipeline of potential beneficiaries and to pilot the implementation of the first batch of Business Plans.

The objective of Rural Business Development Experts are as follows:

1. **MSMEs Pipeline Generation:** Conduct a granular field survey to identify, screen, and list eligible MSMEs and Community Groups (as defined in the DEPB Manual) for the Matching Grant mechanism.
2. **Training material Testing:** Test with a sample of the identified MSMEs identified (see objective 1) the training modules provided by LAUTRA to assess their effectiveness and provide recommendations for improvement. The consultant will work in **close** collaboration with a Module Development Specialist who will provide the training tools.
3. **Early Wins:** Support a selected group of "Early Adopters" to design and submit, at a minimum, the first **55 Business Plans under window 1 and 5 business plan under window 2** (approx. 12 per consultant) to kick-start the disbursement process.

The activity will be executed by 1 (one) Individual Consultant for 6 months from the start date. Further details regarding the Terms of Reference (TOR) for this assignment are attached.

The Ministry of Marine Affairs and Fisheries now invites eligible individual consultant ("Consultants") to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services (attach curriculum vitae with description of experience in similar assignments, similar conditions, etc. including a Cover Letter and reference letter). The qualification criteria are as follows:

1. Bachelor's degree in Economics, Fisheries, Business Administration, or Rural Development;

2. At least 10 years of field experience in community development or MSME support in coastal Indonesia, including at least 5 years of experience in business development facilitation;
3. Proven track record of helping small businesses access finance (credit or grants);
4. Experience in facilitating training or workshops for rural communities.

Attention of interested Consultants is drawn to Section III, paragraphs 3.14, 3.16 and 3.17 of the World Bank's Procurement Regulations for IPF Borrowers dated September 2023 ("the Regulations"), setting forth the World Bank's policy on conflict of interest.

Further information can be obtained at the address below during office hours (08.00 to 16.00 GMT+7).

Expressions of interest must be delivered in a written form along with Curriculum Vitae to the address below by e-mail no later than Wednesday, 4 March 2026 at 16.00 WIB.

Jakarta, 19 February 2026

Selection Committee of Rural Business Development Experts to Support Sub-Component 2.2 Activities in KKD Banda Naira

Ministry of Marine Affairs and Fisheries

Email: pokmilwb@gmail.com

Ministry of Marine Affairs and Fisheries of The Republic of Indonesia

(Kementerian Kelautan dan Perikanan Republik Indonesia)

OCEANS FOR PROSPERITY PROJECT – LAUTRA

TERMS OF REFERENCE

Rural Business Development Experts To Support Sub-Component 2.2 Activities in KKD Banda Naira

Rural Business Development Consultant In KKD Banda Naira

1. Context and Project Presentation

1.1. The context

Indonesia's ocean economy is the largest amongst ASEAN nations. OECD reveals that Indonesia's ocean economy contributes more than a quarter of GDP[1]. Indonesia's fisheries provide 2.6 percent of GDP, 20 percent of the country's agricultural product[2], and around seven million jobs[3]. Fish contribute half of the protein in the national diet—well above the global average of one-sixth. In 2018, fisheries supplied three percent of the global seafood market[4]. Before the worldwide COVID-19 pandemic, in 2017, Indonesia's tourism sector was the fourth largest source of foreign exchange and provided 10.5 percent of employment. Around 30 percent of Indonesia's tourism occurred in coastal locations, particularly around coral reef areas[5].

Coral reefs deliver ecosystem services and benefits that include tourism, fisheries, and flood protection. Diverse and productive coral reefs extend over 39,538 square kilometers and represent 16 percent of the world's total, while coral reef associated ecosystems comprise 17 percent of the world's blue carbon reservoir and are in urgent need of protection to contribute to climate change mitigation.

However, climate change and local human activities jeopardize Indonesia's coastal ecosystems, with one-third of the coral reef already in poor condition, and an estimated 40 percent of the country's mangrove and seagrass degraded or lost. Overfishing, destructive fishing, watershed pollution and coastal development affect over 90 percent of Indonesia's reefs, reducing their biodiversity, their resilience to climate change, and the ecosystems services they deliver to the people. These have increased the vulnerability of Indonesia's coastal communities to flooding, biodiversity loss, deteriorating fish stocks, and declining viability of coastal agriculture and aquaculture. This situation, moreover, during economic recovery post the COVID-19 pandemic, will further widen the poverty gaps in coastal villages than in non-coastal villages, particularly for women in low-income households who have significant contribution to coastal livelihoods and household incomes.

Realizing that the future of the Indonesia oceanic sectors, such as fisheries, tourism, and aquaculture, relies on the health of natural assets (coral reefs, mangrove forests, seagrass meadows) and these natural assets are also the capital to reduce poverty in coastal villages, The Government of Indonesia (GoI) commits to ensure the oceanic assets sustainability towards blue economy. For the coral reefs sustainability, GoI continues to strengthen the required policies and implementation strategy. With strategic support from the World Bank (for technical and public documentation, see this

link[6]), GoI implements the Infrastructure for Coral Reef Areas - Oceans for Prosperity Project (INSAN TERANG – LAUTRA, henceforth LAUTRA). GoI implements this project to enhance the sustainable management of selected marine protected areas (MPAs) and coral reef fisheries and access to economic opportunities for local communities in Marine Protected Area (MPA) **Banda Naira**.

1.2. The LAUTRA project

LAUTRA strengthens coastal resilience by improving management of marine protected areas and coral reef fisheries; improving the economic opportunities of local communities and MSMEs in sustainable fisheries, tourism, and aquaculture; and building government capacity to mobilize associated sustainable blue financing. The project will finance four components, working in 15 MPAs and villages located in 11 Provinces in Eastern Indonesia. Specific investments and actions in each MPA and village will be selected by MMAF based on assessment of the MPA management plans, EVIKA score rating of MPAs, village development plans, small infrastructure project proposals, and MSME capacity. Following existing practices, livelihood development and diversification activities will follow a cycle of socialization, planning, and financing/technical assistance for target villages and MSMEs. Investments in Components 1 and 2 will inform the development of the sustainable blue finance strategies in Component 3, along with enabling environmental investments.

The LAUTRA project has four components; the Business Plan Assessment Firm (BAP) will intervene within component 2.2.

- **Component 1. Infrastructure and Institutional Strengthening for Sustainable Marine Protected Areas Management.** This component, led by MMAF, will strengthen ecosystem-based and participative management of MPAs and selected coral reef-associated fisheries within three target WPPs.
- **Component 2. Expanding Economic Opportunities in and around Marine Protected Areas.** This component in which the Business Incubator Firm (BIF), led by MMAF, will enhance the values, and benefits that local communities capture from marine resources in and around MPAs by taking a multipronged approach to improving access to economic opportunities, especially in the tourism, fishery, and aquaculture sectors.
- **Component 3. Sustainable Financing for Marine Protected Areas and Livelihoods.** This component, led by the National Development Planning Agency (Bappenas), through the Indonesia Climate Change Trust Fund (ICCTF) under the Deputy for Marine Affairs and Natural Resources (ICCTF-Bappenas), in collaboration with MMAF, will improve the government's policy framework and capacity to mobilize long-term blue financing.
- **Component 4. Project Management.** This component will support project management and coordination activities to ensure the project is effectively

managed to achieve the Project Development Objective and by fiduciary procedures and environment and risk management requirements.

Under **Component 2**, all activities will be aligned with MPA management plans and environmental assessments to ensure biodiversity positive or neutral development impacts. This component will address gender gaps in participation in local economic development planning, and in access to enterprise development assistance and access to finance. The component combines community-driven and market-driven approaches to promote viability, local ownership, and sustainability of public investments. As Component 2 activities support the development of adaptive social protection systems for people living in and around MPAs through investments in climate resilient village economic infrastructure, Component 2 contributes to the Pillar 3 of the GCRF. Component has two sub-compoenet with key synergies:

Subcomponent 2.1: Infrastructure for Sustainable Economic Development in and around MPAs. This Subcomponent will finance public goods in the form of local economic infrastructure and relevant technical assistance based on a facilitated, community-based planning process. Activities include inter alia: (a) carrying out of assessment of economic opportunities (including location-specific gender gaps and how to address them) in MPAs to inform village planning processes; (b) facilitated development of gender-responsive and climate smart village-based local economic development plans to be led by trained village facilitators and informed by the economic assessments; and (c) building thematic village infrastructure and/or facilities based on village development plans (such as boardwalks, small jetties, mooring buoys, access to electricity, small basic sanitation facilities at village level, fish markets, seaweed drying and storage facilities, and so forth) that support the development of alternative livelihoods.

Subcomponent 2.2: Sustainable Business Development and Financial Access in and around MPAs. This Subcomponent will finance technical assistance to facilitate the growth of bankable MSMEs in and around MPAs. Activities include inter alia: (a) market assessments to develop strategies for value-chain finance, including gender gaps; (b) business development support - through a matching grant (MG) mechanism - to coastal enterprises in capture fisheries, aquaculture, and tourism; and (c) capacity building of financial institutions and service providers, especially the Marine and Fisheries Business Capital Management Institution (Lembaga Pengelola Modal Usaha Kelautan dan Perikanan, LPMUKP), to provide financial services to sustainable coastal enterprises.

Economic Assessments (MSMEs report from ICCTF) and other extra internal reports, and the MPA management plans in Component 1 will inform the selection of MSMEs (especially climate adaptable and women led MSMEs), the definition of criteria for bankability, and the identification of local financial partners. Support for MSMEs will be aligned with MPA conservation and biodiversity targets and resource use restrictions.

Implementation of this Subcomponent will be coordinated with the LPMUKP and other financial institutions to ensure these activities are aligned with bankability conditions and financing requirements and will include technical assistance to pilot innovative financing mechanisms and business models to enhance climate smart and biodiversity positive production and lending practices. This Subcomponent will also support female entrepreneurship and women's community groups through gender-sensitive training and prioritized access to business opportunities. These women-focused activities are to address the main gender gap identified during project preparation, namely, limited opportunities for female-focused entrepreneurship in coastal communities and limited access of female entrepreneurs to credit, limiting their businesses in the fisheries, aquaculture, and tourism sectors. Supporting women to expand their access to economic opportunities will increase their resilience to the impacts of climate change and allow them to better cope with the financial impacts of extreme weather events.

A Matching Grant Manual (MG) has been designed to guide the project team supporting MSMEs in MPAs. **The targeted economic sectors are:**

- Marine tourism (isata bahari), including (but not limited to) coastal tourism, underwater tourism, mangrove tourism, and water sport tourism.
- Capture fisheries (perikanan tangkap), including (but not limited to) sustainable fish catching.
- Aquaculture (perikanan budidaya), including (but not limited to) marine fish farming, shrimp farming, seaweed farming, shellfish and oyster farming.
- Agro-maritime enterprises, including (but not limited to) Cashew nut production, coconut oil production, drying of fish and marine products, integration of fishponds and coastal agriculture, production of fish feed and fertilizer from marine waste.
- Marine-based food production (pangan laut), including (but not limited to) culinary tourism businesses, processed seafood production (fish balls, nuggets, seaweed snacks), edible salt production, ready-to-eat and canned marine food.
- Other coastal economic activities (usaha ekonomi pesisir lainnya), such as woven fabric production.

The LAUTRA project is currently in the process of recruiting the Business Incubator Firm (BIF) responsible for Component 2.2. To ensure the project meets its Year 1 targets and to prepare the ground for the BIF, the Project Implementation Unit (PIU) is recruiting one out of 5 Individual Consultants for priority MPAs, which are KKD Alor, Raja Ampat, KKD Banda Naira, KKD Banggai Dalaka, and KKN Laut Sawu.

These consultants will act as an **Advance Team** deployed in the target Marine Protected Areas (MPAs). Their specific goal is to identify a precise pipeline of potential beneficiaries and to pilot the implementation of the first batch of Business Plans.

2. Objectives

The assignment has three specific objectives:

1. **MSMEs Pipeline Generation:** Conduct a granular field survey to identify, screen, and list eligible MSMEs and Community Groups (as defined in the DEPB Manual) for the Matching Grant mechanism.
2. **Training material Testing:** Test with a sample of the identified MSMEs identified (see objective 1) the training modules provided by LAUTRA to assess their effectiveness and provide recommendations for improvement. The consultant will work in close collaboration with a Module Development Specialist who will provide the training tools.
3. **Early Wins:** Support a selected group of "Early Adopters" to design and submit, at a minimum, the first **55 Business Plans under window 1 and 5 business plan under window 2** (approx. 12 per consultant) to kick-start the disbursement process.

3. Methodology

The Consultant will be assigned to a specific cluster of MPAs (Zone Assignment to be defined). The mission is divided into two phases over a **6-month period**.

Phase 1: Market Scanning & Pipeline Identification (Months 1-3)

- **Stakeholder Engagement:** Introduce the LAUTRA opportunities to village authorities, other potential stakeholders (NGOs, Universities, etc) and local leaders.
- **MSMEs Mapping:** Identify existing coastal MSMEs (fisheries, tourism, aquaculture, processing) in the assigned area.
- **Screening:** Verify the eligibility of identified MSMEs against LAUTRA criteria (legal status, business track record) as per the Matching Grant Manual.
- **Database Creation:** Populate a detailed database (Excel/MIS format) with at least 150 potential qualified applicants per consultant, categorized by capacity level (both technical and investment).

Phase 2: Training Pilot & Business Plan Design (Months 4-6)

- **Selection of "Early Applicant":** The consultant will select the top 15-20 most promising candidates from the database who are ready to apply immediately (focusing on Window 1 & 2). This selection should also consider logistic issues.

- **Pilot Training:** Deliver the standard LAUTRA training modules to these candidates.
- **Feedback Loop:** Provide recommendations and propose direct adjustments to improve the training sessions. Identify which parts of the modules are too complex, unclear, or unsuited to the local context.
- **BP design support:** Provide intensive one-on-one coaching to the selected candidates to draft their Business Plans (financial projections, investment list, administrative documents).
- **Submission:** The consultant will finalize and submit at least **11 high-quality Business Plans** (Window 1) and at least 1 **high-quality Business Plans** (Window 2) ready for assessment by the BPA Firm.

4. Deliverable

Each Consultant is expected to submit the following deliverables:

#	Deliverable	Due Date
1	**Inception Report:** Detailed work plan and travel schedule for the assigned MPAs.	Month 1
2	**Pipeline Report:** A qualified database of potential beneficiaries (minimum 150 profiles) with "Know Your Customer" (KYC) data and eligibility checks.	End of Month 3
3	**Pilot Training Report:** Documentation of training sessions (attendance lists, photos) and a "Module Improvement Note**"** with recommendations to improve the training materials for the future BIF.	Month 5
4	**Business Plan Package:** Submission of at least 11 completed Business Plans (window 1) 1 Business plan (Window 2)	End of Month 6
5	**Final Handover Note:** A summary report to be handed over to the incoming BIF, highlighting local dynamics, risks, and key contacts.	End of Month 6

5. Duration and Location

- **Duration:** 6 months (Non-renewable).
- **Start Date:** Early 2026.
- **Location: KKD Banda Naira**, District of Maluku Tengah.

- Consultants domiciled in the assignment location will be prioritized. However, those selected from outside the area must be willing to travel frequently to the work site.

6. Payment Schedule

This is an output-based contract, with deliverables and payment schedule as follow

- 20% upon approval of the Inception Report.
- 40% upon approval of the Pipeline Report (Database).
- 40% upon submission of the Business Plan Package (11 BPs), the training Module Improvement Note, and the Final Handover Note.

All operational costs, including meetings and trainings, will be covered by LAUTRA.

7. Qualification and Professional Experience

Education: Bachelor's degree in Economics, Fisheries, Business Administration, or Rural Development.

Experience:

- At least 10 years of field experience in community development or MSME support in coastal Indonesia, including at least 5 years of experience in business development facilitation.
- Proven track record of helping small businesses access finance (credit or grants).
- Experience in facilitating training or workshops for rural communities.

Skills:

- Strong understanding of the local context and languages of the target MPAs.
- Ability to write simple business plans (cash flow analysis, P&L).
- Good reporting skills in Bahasa Indonesia (English is an advantage).
- Mobility: Willingness to travel extensively within the assigned MPAs using local transport.

Pejabat Pembuat Komitmen LAUTRA

Aulia Riza