المؤسسة التعاونية الأردنية
JORDAN CO-OPERATIVE CORPORATION

Terms of Reference:
Financial Officer to Support the Jordan Cooperative Corporation (JCC) in Legislative Reform and the Institutionalization of ILO Training Tools

BACKGROUND

Jordan's cooperative movement, formally initiated in 1952, has undergone multiple institutional reforms, impacting its growth and effectiveness. Today, the sector comprises approximately 1,449 cooperatives with over 128,000 members (2024), primarily in agriculture and multi-purpose activities. The Jordan Cooperative Corporation (JCC), established in 1997 as the apex regulatory and developmental body, has a mandate to elevate the economic and social standing of cooperators, disseminate cooperative culture, and develop a supportive legislative environment.

Despite its potential, the sector faces systemic challenges: an outdated regulatory framework, limited funding sources, low public awareness, marginalization in national economic policy, and overlapping mandates with other institutions. These constraints hinder cooperatives from fully realizing their role as engines for inclusive economic growth, decent work, and social cohesion—particularly vital in a country hosting a large refugee population.

The ILO, under the multi-agency PROSPECTS Partnership funded by the Government of the Netherlands, works to improve the lives of forcibly displaced persons and host communities. In Jordan, a key pathway is strengthening the cooperative ecosystem as a vehicle for economic inclusion, decent job creation, and social protection.

A cornerstone of this collaboration was the joint development of Jordan’s National Cooperative Strategy (NCS) 2021-2025, which set a clear roadmap for sector development. Under the NCS, significant progress has been made:

Legislative Reform (Output 1.1): With ILO technical support, JCC led a participatory process to amend the Cooperative Law No. 18 of 1997, aligning it with international standards (ILO Recommendation No. 193, ICA principles). The amended law was approved by Parliament in May 2025. The revision of two critical implementing bylaws (Cooperative Societies Bylaw and Cooperative Federation Bylaw) is now the priority.

Institutional Development (Output 2.3): The government has approved the establishment of a Cooperative Development Institute (CDI) and a Cooperative Development Fund (CDF) within JCC, structures designed to ensure sustained capacity building and financial access for cooperatives.

Capacity Building: Between 2019-2021, the ILO built JCC's foundational training capacity through Training of Trainers (ToT) on its flagship tools Think.Coop, Start.Coop, and My.Coop, followed by coaching. This enabled a core group of JCC trainers to begin independent delivery.

To institutionalize this progress and ensure sustainability, JCC and the ILO signed a **three-year Memorandum of Understanding (MoU)** in December 2025, endorsed by the Jordanian Cabinet and JCC's Board of Directors. This MoU formalizes the integration of ILO tools into JCC's permanent training programmes. JCC has further demonstrated commitment by pledging to allocate annual financial resources for continued training. The JCC also issued a letter to the ILO stating that financial resources will be allocated on a yearly basis for the continuation of these trainings to take place independently by the JCC.

ILO and JCC Implementation Agreement Scope of Work.

Following the signing of an MoU between the ILO and the Jordan Cooperative Corporation (JCC) the two agencies entered into an implementation agreement in late 2025 which covers two key areas: **A) Cooperative Legislative Reform** and **B) Institutionalization of ILO Training Tools**.

A. Cooperative Legislative Reform

JCC is to finalize the Legal Enabling Environment and complete the legislative reform cycle by advocating for an inclusive regulatory framework that addresses the needs of women, youth, and refugees within cooperatives. Building on legal drafts developed with ILO support since 2023, JCC will lead ongoing legislative reform, particularly amendments to the Cooperative Societies Bylaw, the Cooperative Federation Bylaw and ensuring cooperatives' internal governance documents (internal bylaws) comply with the new, inclusive law.

The specific activities include:

1. **Formation of a Legal Review Committee**
   - To revise and finalize proposed amendments to:
     - The Cooperative Societies Bylaw
     - The Cooperative Federation Bylaw
     - The bylaw regulating the Cooperative Development Fund and Cooperative Institute
2. **Technical Retreat**
   - Conduct a two-day retreat (up to 16 participants) with key stakeholders, including JCC, the Legislation and Opinion Bureau, the Tax Department, and the Economic and Social Council.
   - Facilitate discussions (JCC and ILO) and finalize the legal text of the amended bylaws.
3. **Follow-up and Endorsement**
   - Engage with relevant public entities to secure final endorsement of the amended bylaws.
4. **cooperatives' internal governance documents**
   - Revise internal bylaws for various cooperative types (agriculture, multipurpose, housing, etc.).
   - Develop training materials to support JCC staff and cooperatives in aligning their bylaws with:
     - ILO Recommendation No. 193
     - ICA Identity Statement, cooperative values and principles
     - Amended national law and bylaws
   - Deliver a three-day training (maximum 16 participants from JCC and active cooperatives).

- Develop a simplified guiding template for internal bylaws to replace outdated versions.

5. **Dissemination of Training**

   JCC trainers will deliver the newly developed training to at least 200 cooperative members across all 12 governorates.

B. Institutionalization of ILO Training Tools

JCC is to embed a sustainable training system to scale up high-quality training for agricultural cooperatives—a critical sub-sector for livelihoods—by creating a larger, certified national trainer pool within JCC and partner organizations. This will directly support **90 agricultural cooperatives** in improving governance, developing business plans, accessing finance, and promoting decent work principles.

To strengthen the cooperative ecosystem, JCC will annually implement training programs (2026–2027), targeting a total of 90 agricultural cooperatives.

- **Year 1 (2026):** 30 cooperatives trained by JCC trainers certified with ILO support.
- **Year 2 (2026–2027):** 60 cooperatives trained independently by JCC using its own resources.

Activities include:

1. **Year One (2026): Training of Trainers (ToT)**
   - Conduct a **ToT on Think.Coop and Start.Coop**, targeting 20 new trainers (with up to 20 total participants, including JCC staff, MFIs, BDS providers, and consultants).
   - **Activities:**
     a) Develop trainer selection criteria and outline the certification process.
     b) Deliver an eight-day ToT (Think.Coop – 2 days, Start.Coop – 6 days).
     c) Assess applications of prospective trainers.
     d) Develop an action plan with trainers to roll out training to 90 cooperatives (defining type/number of cooperatives, training sessions, and reporting requirements).
     e) Implement the action plan to train 30 agricultural cooperatives within eight months of signing the agreement, ensuring active participation of women- and youth-led cooperatives.
     f) Monitor and coach trainers during at least two cooperative training deliveries.
     g) Evaluate trainers' performance (ToT participation and field delivery). Successful trainers will be certified nationally as Think.Coop and Start.Coop trainers.
     h) Hold a half-day graduation ceremony for newly certified trainers.
     i) Develop criteria to identify ~20 agricultural cooperatives with potential for value chain development. Use criteria to evaluate Start.Coop business plans and identify candidates for financial support (ILO, Cooperative Development Fund, Agricultural Credit Corporation, or others).
     j) Provide tailored recommendations and individual work plans for selected cooperatives.
2. **Year Two (July 2026 – November 2027): Independent JCC Training Delivery**
   JCC's nationally certified trainers will conduct trainings for 60 additional cooperatives (30 annually), ensuring full financial and logistical responsibility. Activities include:
   - Organizing logistics (venues, materials, manuals, stationery, etc.).
   - Assigning certified trainers and issuing participation certificates.
   - Applying ILO methodology consistently.
   - Where relevant, using additional ILO tools:
     - *The Role of Cooperatives in Eliminating Child Labour*

    - *The Practical Occupational Safety and Health Tool for Cooperatives in Agriculture*

  - Coordinating with public institutions (e.g., Ministry of Labour, Ministry of Youth, universities) to broaden outreach and participation.

  - Reporting to the ILO after each training, covering:
    a) Training team members
    b) Training type (ToT or cooperative member training)
    c) Training subtype (initial, refresher, etc.)
    d) Training materials used (Think.Coop, Start.Coop, My.Coop)
    e) Location (city, country)
    f) Dates (start and end)
    g) Duration (in hours)
    h) Number of female, male, and total trainees
    i) % of trainees under age 35
    j) % of trainees from rural areas

Effective financial management, strict adherence to ILO reporting templates and procedures, and compliant procurement are essential for the successful implementation of this agreement and the timely disbursement of funds. Therefore, JCC requires a dedicated and experienced **Financial Officer**. The Financial Officer is responsible for managing all financial operations, and coordinating administrative procedures with JCC's concerned staff, this role ensures accurate budget tracking, timely financial reporting in compliance with ILO standards, working under the direct supervision of the Project Manager.

Objectives of the assignment

The Financial Officer will be responsible for providing dedicated financial, administrative, and procurement support to ensure the smooth and compliant execution of the ILO-JCC Implementation Agreement. The officer will work under the direct supervision of the Project Manager and in close coordination with JCC's finance department and the ILO PROSPECTS team.

The specific objectives are:

A. Financial Management & Compliance: Ensuring all project expenditures are compliant with the ILO Implementation Agreement, approved budget, and relevant financial regulations.
B. Budget Monitoring & Forecasting: Maintaining real-time tracking of project finances, preparing accurate forecasts, and advising on budget reallocations as needed.
C. Reporting: Preparing and submitting timely and accurate financial reports to the ILO as per the agreed schedule and format.
D. Procurement & Contract Payments: Overseeing procurement processes and managing payments to consultants (e.g., Master Trainer), vendors, and service providers.
E. Audit & Documentation: Maintaining a complete, orderly, and readily accessible financial filing system to facilitate smooth internal and external audits.

KEY RESPONSIBILITIES

A. Overall Financial Administration:

- Establish and maintain the project's financial management system in accordance with ILO guidelines and JCC policies.
- Manage the project bank account(s), ensuring proper segregation of funds and timely reconciliation.
- Process **all project-related payments**, ensuring proper supporting documentation (invoices, receipts, contracts, timesheets, delivery notes) is obtained and archived.

B. Budgeting, Monitoring, and Forecasting:

- **In close coordination with the Project Manager**, develop detailed monthly and quarterly cash flow forecasts.
- Monitor expenditure against the approved budget (Annex A of the IA) and line items, flagging any variances or potential overspends proactively.
- **Coordinate with the Project Manager** to prepare budget revision requests for ILO approval when necessary, ensuring full justification and compliance.

C. Financial Reporting (as per IA Schedule 3.1 & 4.2):

- **Prepare and submit complete financial reports directly to the Project Manager** according to the types and schedule stipulated in the Implementation Agreement, using official ILO templates.

The specific financial reports to be produced are:

- **Forecasted Financial Reports** for all required periods.
- **Financial Progress Reports** detailing actual expenditure for all required reporting periods.
- The **Final Financial Report**.
- Ensure all financial reports are accompanied by full supporting documentation, including bank statements, and are delivered to the Project Manager in a timely manner to allow for consolidation with technical components.

D. Procurement, Contracts, and Payments Management:

- **Under the guidance of the Project Manager**, facilitate and document all project procurement processes in compliance with ILO and JCC rules, ensuring transparency and value for money.
- Manage the financial aspects of **all contracts**, including those for **consultants, vendors, venue rentals, service providers, and goods suppliers**.
- Process payments for all contractual obligations: verify invoices against contracts and delivery notes, confirm deliverables or services are satisfactorily completed (in coordination with the Project Manager or designated technical staff), and track claims such as daily subsistence allowance (DSA) and travel against original receipts.
- Administer payment schedules, ensuring alignment with project cash flow and **with approval from the Project Manager**.

E. Coordination & Capacity Building:

- Serve as the primary financial liaison between JCC and the ILO PROSPECTS finance team for day-to-day financial matters.
- **Participate in and provide financial updates during regular project coordination meetings chaired by the Project Manager.**
- Build the financial management capacity of relevant JCC staff to ensure sustainability of sound practices beyond the project.

F. Audit Preparedness:

- Maintain a comprehensive and organized digital and physical archive for all financial transactions, contracts, reports, and communications.
- Prepare all necessary documentation for and facilitate any project-specific audits required by the ILO or the donor, **working closely with the Project Manager** throughout the process.

MAIN DELIVERABLES

- **Deliverable 1 Project Financial Manual & Work Plan:** A concise manual outlining the financial procedures for the project and a detailed work plan for financial management, developed in consultation with the Project Manager, JCC and ILO financial officer.
- **Deliverable 2 First Forecasted Financial Report:** Timely submission of the Forecasted Financial Report as stipulated in the IA to the Project Manager, and must include Forecasted expenditures for the reporting period using ILO templates

- **Deliverable 2:** Timely submission of the **second actual financial progress report** covering the reporting period as stipulated in the IA to the Project Manager, with full supporting documents and including bank statement using ILO templates.
- **Deliverable 3:** Timely submission of the **third actual financial progress report** covering the reporting period as stipulated in the IA to the Project Manager, with full supporting documents and including bank statement using ILO templates.
- **Deliverable 4:** Timely submission of the **fourth financial report progress report**, must include actual expenditure for the reporting period, and forecasted expenditure for the next reporting period as stipulated in the IA to the Project Manager
- **Deliverable 5:** Timely submission of the **Fifth actual financial progress report** covering the reporting period with full supporting documents and including bank statement using ILO templates.
- **Deliverable 6**: Timely submission of **the Final financial report** covering the reporting period with full supporting documents and including bank statement using ILO templates.

Supervision and Logistics

- The Financial Officer will be contractually employed by JCC.
- Day-to-day supervision, task assignment, and performance review will be conducted by the JCC Project Manager. The Financial Officer will submit all financial deliverables directly to the Project Manager.
- Technical guidance on ILO financial rules and reporting formats will be provided by the designated ILO PROSPECTS Finance Officer.

TIMEFRAME

Deliverable-based assignment, the contract duration is expected to be from **1 March 2026 to 30 September 2027**.

Deliverables	**Indicative Deadline**
Delivarble1 Project Financial Manual & Work Plan	15 March 2026
Deliverable 2 second actual financial progress report	15 April 2026
Deliverable 3 third actual financial progress report	15 May 2026
Deliverable 4 fourth financial report progress report	20 November 2026
Deliverable 5 Fifth actual financial progress report	1 January 2027

Deliverables	**Indicative Deadline**
Deliverable 6 the Final financial report	30 September 2027

REQUIRED QUALIFICATIONS

Education:

- University degree in Finance, Accounting, Business Administration, or a related field. A professional accounting certification (e.g., CPA, ACCA, CMA) is a strong asset.
- **Experience:**
- Minimum of 5 years of progressive experience in financial management, preferably for projects funded by international organizations (UN agencies, INGOs).
- Proven experience in preparing financial reports for donor reporting.
- Demonstrated experience in budget management, forecasting, and procurement procedures.
- Familiarity with Jordanian financial regulations and tax laws.
- Previous experience working on ILO projects is a distinct advantage.

Skills & Languages:

- Fluency in Arabic and English (written and spoken) is essential.
- Advanced proficiency in Microsoft Excel and accounting software.
- Excellent organizational skills and attention to detail.
- Strong analytical and problem-solving abilities.
- High integrity and understanding of confidentiality requirements.
- Strong interpersonal and coordination skills to work effectively with the Project Manager and other team members.

• PAYMENTS PROCESS

payments will be processed upon reception of related deliverables to the satisfaction of the JCC based on actual working days of each deliverable

SUBMISSION PROCESS

The consultant must submit the proposed offer, entitled "Technical Proposal" and "Financial Proposals," in two separate digital files

The two folders are to comprise of:

- **Technical Proposal** that includes:
  - A **Cover Letter** outlining the consultant's motivation for applying and relevant prior experience
  - **CV** including 3 references that must be prior supervisors
  - A T**echnical proposal** which clearly outlines the methodology to undertake the assignment.

- **Financial Proposal**

a) Consultant to provide daily rate in **JOD**
b) number working days for each deliverable/activity

c) Consultant to provide on **separate budget lines** accommodation costs, transportation costs, and any other related expenses.

The two digital folders are to be saved in one digital folder (zipped) with the title saved as the full name of the bidder, followed by the project title “FINANCIAL OFFICER /JCC”

The consultant must submit to jobs.jcc@jcc.gov.jo with the same subject title, “FINANCIAL OFFICER /JCC”.

The **deadline for submission is Saturday, 07 March 2026 at 11:59 PM**.

The proposals will be evaluated according to the criteria described below:

Item	Percentage
Relevant prior experience with evidence of previous work	70%
Financial offer	30%
Total	100%