

TERMS OF REFERENCE

Microfinance Specialist

I. POSITION INFORMATION

Title: Consultancy – Microfinance Specialist

Type of Contract: Individual Contract
Post Level: Local Consultant

Unit: Energy, Environment and Extractive Industries

Duty station: Georgetown, Guyana

Expected Duration of Assignment: 40 days

Start of Contract:
End of Contract:

Date of Issue:

Closing Date:

September 3, 2018

November 7, 2018

August 8, 2018

August 22, 2018

II. BACKGROUND

Despite Dominica and Guyana's agriculture sectors being the primary industries for the two countries, the sector has constantly been affected by recurring disasters, such as hurricanes, flooding and droughts. The limited integration of gender analysis, climate and disaster risk resilience in agricultural practices has consistently undermined food security in the wake of natural hazards and the increasing impacts of climate change. Dominican local agricultural sector is also challenged by weak institutional capacity and limited availability of financing. Guyana shares similar factors that contribute to the vulnerabilities and risks of women and men in the agriculture sector, representing a real threat to sustainable socio-economic growth, and long-term peace and prosperity at the national level.

The project "Strengthening Disaster Management Capacity of Women in the Cooperative Republic Guyana and the Commonwealth of Dominica" aims to reduce these vulnerabilities by targeting three broad drivers of these problems, namely, gaps in gender analysis, hazard and risk data; limited integration of climate change and disaster risk planning and practices in the agriculture sector; and limited access to appropriate, sustainable finance for vulnerable small farmers and women's groups. To address these, vulnerability mapping and community-based and national level early warning systems will be developed and implemented, to increase the ability of remote vulnerable farmers, namely women, to prepare for weather and non-weather-related risks on timely-basis. This will be supported by capacity building at the national and local levels to ensure long-term sustainability. Long-term resilience will be enhanced through the integration of disaster risk mitigation and climate change adaptation practices and approaches into agricultural planning and practices. Finally, access to finance will be enhanced through an appropriate microfinance/microgrant framework and coordinated planning, which will create new market opportunities for rural farmers and provide the capital



needed to exploit them, and also aim to promote gender transformation, women's leadership and empowerment.

Women and indigenous groups vulnerable to natural hazards, including flooding, will be priority beneficiary targets in the geographical locations below:

• Guyana, covering 5 Administrative Regions: Mahaica-Berbice (Region 5), East-Berbice-Corentyne (region 6), Cuyuni-Mazaruni (Region 7), Potaro-Siparuni (Region 8), and Upper Takutu-Upper Essequibo (Region 9).

III. KEY FUNCTIONS:

Under the guidance of, and reporting directly to the Project Manager-Disaster Risk Management (DRM), the **Microfinance Specialist** is expected to, and will be responsible for:

- Developing a gender-responsive microfinance strategy for agricultural enterprises to facilitate the
 adoption of sustainable approaches and risk mitigation practices, including climate-smart
 agriculture (CSA), and Disaster Risk Reduction (DRR)/Climate Change Adaptation (CCA)
 agricultural good practices;
- Developing an implementation plan for piloting gender-responsive microfinance in target regions.

Specific Tasks and Deliverables

- i) Development of an Inception Report (includes detailed methodology, process and schedule for the assignment)
 - Hold consultations with government and non-government agencies and UNDP;
 - Hold consultations with other relevant stakeholders as indicated by UNDP, as necessary.

Deliverable I: Within 7 days of signing the contract: Submission and acceptance of an Inception Report detailing the methodology, process and schedule to be followed for the assignment submitted to UNDP for review and approval.

- ii) Development of a gender-responsive microfinance strategy for agricultural enterprises to facilitate the adoption of sustainable approaches and risk mitigation practices, including climate-smart agriculture (CSA), and DRR/CCA agricultural good practices.
 - Conduct a gender analysis of the financial situation of the target population.
 - Conduct a desk review of the available policy provisions regarding access to finance and existing gender responsive financial services and products offered by different financial institutions;
 - Initiate dialogue with key financial institutions, including government agencies, that provides microfinance services and/or lending schemes;
 - Conduct consultations with potential beneficiaries of microfinance services and insurance schemes in the targeted regions.



- Analyse existing financing mechanism in the agricultural sector, in target regions, and evaluate
 the levels of accessibility and usability for the livelihoods improvement of the local farmers
 especially women and indigenous people.
- Formulate recommendations for improving the operations of key existing financial services/schemes in target regions.
- Any other activity the consultant and UNDP deem necessary to complete this deliverable.

Deliverable 2: Submission and acceptance of a report on a gender-responsive microfinance strategy for agricultural enterprises.

- iii) Development of an implementation plan for piloting gender-responsive microfinance in target regions.
 - Prepare a realistic implementation plan that includes, lead agencies and activities for the short, medium and long term. This plan must include a monitoring and evaluation component.

Deliverable 3: Submission and acceptance of an implementation plan for piloting gender-responsive microfinance in target regions.

- iv) Hold National Validation Workshop.
 - Facilitate, with assistance from the UNDP, a validation workshop of the gender-responsive microfinance strategy for agricultural enterprises.

Deliverable 4: Submission and acceptance of the validation workshop report.

IV. DELIVERABLES AND SCHEDULE

The consultancy is expected to deliver the following key results:

- September 10, 2018: Submission and acceptance of an Inception Report for the current consultancy.
- September 30, 2018: Submission and acceptance of a report on a gender-responsive microfinance strategy for agricultural enterprises.
- October 10, 2018: Submission and acceptance of an implementation plan for piloting gender-responsive microfinance in target regions.
- October 21, 2018: Submission and acceptance of validation workshop report.

The reports must be delivered to UNDP Guyana in electronic format (Word file). They should also include full data set as a Stata or Excel file (if applicable), bibliography with complete references for any data or examples used and full documentation for all sources drawn upon.



An Individual Contract will be issued in keeping with UNDP requirements and the Terms of Reference of this assignment.

V. INSTITUTIONAL ARRANGEMENTS

Direct Supervisor: Project Manager-Disaster Risk Management, UNDP in consultation with the Programme Analyst, Energy, Environment and Extractive Industries and under the overall guidance of the Deputy Resident Representative, UNDP.

VI. SCOPE OF PRICE PROPOSAL AND SCHEDULE OF PAYMENTS

The contractor will be paid accordingly to the submission of the deliverables as per the table detailing the expected outcomes and based on the total number of days worked and reported at the agreed upon rate and as per the target due date.

- Payments are directly linked to deliverables
- Submit price proposal in an all-inclusive fee, supported by a breakdown of costs
- Contract price is fixed regardless of change in the costs components
- The contract signed does not involve any fees in advance at the beginning of the consultancy
- If travel is required for field work in Guyana, the costs will be covered by the project

Deliverables	Deliverable	Level	% of total payment. All payments
	dates	of	will be effective 5 days after
		Effort	delivery of product and the
		(Days)	approval of direct supervisor.
Submission and acceptance of an	September		
Inception Report for the current	10, 2018	5	10
consultancy.			
Submission and acceptance of a report on	September		
a gender-responsive microfinance strategy	30, 2018	20	30
for agricultural enterprises			
Submission and acceptance of an	October		
implementation plan for piloting gender-	10, 2018	10	30
responsive microfinance in targeted		10	30
communities.			
Submission and acceptance of validation	October	5	30
workshop report	21, 2018	3	30

VII. Competences

- Strong networking skills
- Strong interpersonal and communication skills;
- Strong analytical, reporting and writing abilities skills;
- Openness to change and ability to receive/integrate feedback;
- Ability to plan, organize, implement and report on work;



- Ability to work under pressure and tight deadlines;
- Excellent presentation and facilitation skills.
- Demonstrates integrity and ethical standards;
- Positive, constructive attitude to work;
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability.

VIII. RECRUITMENT QUALIFICATIONS

Education: Minimum Master's qualifications in Economics, Microfinance, Finance, Humanities or

related discipline.

Experience: Extensive experiences in conducting reviews in credit and savings, micro-credit, and

insurance services, preferably in hinterland communities, at least seven years of professional

experience with proven competence in the areas of microfinance work;

Familiarity with Microfinance Institutions operations, and functions;

Strong analytical and writing skills in producing relevant reports and other material;

Good understanding of government and local agricultural communities in Guyana;

High level of communication and interpersonal skills and experience in working effectively

in a multi-cultural environment;

Ability to work as a productive member of a Project team, highly initiative with minimal

supervision;

Knowledge and preferably experience of poverty reduction and sustainable development

initiatives; desirable.

Language Requirements: Excellent oral and written communication skills in English.

Application procedures

Qualified candidates are requested to apply by **22 August 2018** by sending their application packages to **procurement.gy@undp.org** with the subject line "**Microfinance Specialist**". Clarification(s) can be sent to **procurement.gy@undp.org** with the subject line "**Query Microfinance Specialist**"

IX. OTHER

Location: Guyana.

Submission: Candidates must submit the Offeror's Letter (Annex I); CV or PII form

together with technical and financial proposals.

Applications must be submitted in English.



DOCUMENTS TO BE INCLUDED WHEN SUBMITTING THE PROPOSALS

- <u>Technical proposal</u> (Mandatory, free format), including a) methodology on how you will approach and complete the assignment.
- <u>PII form</u> (Annex III) including past experience in similar projects and at least 3 professional references (please make sure to include email, phone number of each) or CV

Financial Proposal

Lump sum contracts: The financial proposal shall specify a total lump sum amount, and payment terms around specific and measurable (qualitative and quantitative) deliverables (i.e. whether payments fall in installments or upon completion of the entire contract). Payments are based upon output, i.e. upon delivery of the services specified in the TOR. In order to assist the requesting unit in the comparison of financial proposals, the financial proposal will include a breakdown of this lump sum amount (Annex II) (including travel, per diems, and number of anticipated working days).

Evaluation

Individual consultants will be evaluated based on the following methodology:

Combined scoring method

When using this weighted scoring method, the award of the contract should be made to the individual consultant whose offer has been evaluated and determined as:

- a) responsive/compliant/acceptable, and
- b) Having received the highest score out of a pre-determined set of weighted technical and financial criteria specific to the solicitation.
- * Technical Criteria weight; 70%

Only candidates obtaining a minimum of seventy (70) technical points would be considered for the consultancy.

Financial Evaluation

The lowest financial offer among technically compliant candidates will be given the maximum score of thirty (30) points and the remaining offers will be assigned a score in inverse proportion. The candidate who obtains the highest cumulative score by adding both the weighted technical score and the financial score will be selected.

UNDP is committed to achieving workforce diversity in terms of gender, nationality and culture. Individuals from minority groups, indigenous groups and persons with disabilities are equally encouraged to apply. All applications will be treated with the strictest confidence.

Incomplete applications will not be considered. Please make sure you have provided all requested materials.

^{*}Financial Criteria weight; 30%



OFFEROR'S LETTER TO UNDP CONFIRMING INTEREST AND AVAILABILITY FOR THE INDIVIDUAL CONTRACTOR (IC) ASSIGNMENT

Date:

Un 42	puty Resident Representative ited Nations Development Programme Brickdam & United Nations Place broek,					
	orgetown					
	JYANA					
Dea	ar Sir/Madam:					
I he	ereby declare that:					
a)	I have read, understood and hereby accept the Terms of Reference describing the duties and responsibilities of [<i>indicate title of assignment</i>] under the [<i>state project title</i>];					
b)	I have also read, understood and hereby accept UNDP's General Conditions of Contract for the Services of the Individual Contractors;					
c)	I hereby propose my services and I confirm my interest in performing the assignment through the submission of my CV or Personal History Form (PII) which I have duly signed and attached hereto as Annex I;					
d)	In compliance with the requirements of the Terms of Reference, I hereby confirm that I am available for the entire duration of the assignment, and I shall perform the services in the manner described in my proposed approach/methodology which I have attached hereto as Annex 3 [delete this item if the TOR does not require submission of this document];					
e)	I hereby propose to complete the services based on the following payment rate: [pls. check the box corresponding to the preferred option]:					
f)						
	An all-inclusive daily fee of [state amount in words and in numbers indicating currency]					
	A total lump sum of [state amount in words and in numbers, indicating exact currency], payable					
	in the manner described in the Terms of Reference.					



g)	For your evaluation, the breakdown of the abovementioned all-inclusive amount is attached hereto as Annex 2;									
h)	I recognize that the payment of the abovementioned amounts due to me shall be based on my delivery of outputs within the timeframe specified in the TOR, which shall be subject to UNDP's review, acceptance and payment certification procedures;									
	i) This offer shall remain valid for a total period of days [minimum of 90 days] after the submission deadline;									
	j) I confirm that I have no first degree relative (mother, father, son, daughter, spouse/partner, brother or sister) currently employed with any UN agency or office [disclose the name of the relative, the UN office employing the relative, and the relationship if, any such relationship exists];									
k) If I	I am sele	ected for this assignme	ent, I shall <i>[pls. c</i>	heck the appropriate b	oox]:					
1) Ih	Sign an Individual Contract with UNDP; Request my employer [state name of company/organization/institution] to sign with UNDP a Reimbursable Loan Agreement (RLA), for and on my behalf. The contact person and details of my employer for this purpose are as follows: I hereby confirm that [check all that applies]: At the time of this submission, I have no active Individual Contract or any form of engagement with any Business Unit of UNDP;									
	I	am currently engaged	with UNDP and	d/or other entities for	the following w	ork:				
		Assignment	Contract Type	UNDP Business Unit / Name of Institution/Company	Contract Duration	Contract Amount				
	I am also anticipating conclusion of the following work from UNDP and/or other entities for which I have submitted a proposal:									



Assignment	Contract Type	Name of Institution/ Company	Contract Duration	Contract Amount

- m) I fully understand and recognize that UNDP is not bound to accept this proposal, and I also understand and accept that I shall bear all costs associated with its preparation and submission and that UNDP will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the selection process.
- n) If you are a former staff member of the United Nations recently separated, pls. add this section to your <u>letter</u>: I hereby confirm that I have complied with the minimum break in service required before I can be eligible for an Individual Contract.
- o) I also fully understand that, if I am engaged as an Individual Contractor, I have no expectations nor entitlements whatsoever to be re-instated or re-employed as a staff member.

Full Name and Signature:	Date Signed:
Annexes [pls. check all that applies]:	
CV or Duly signed PII Form	
☐ Breakdown of Costs Supporting the Final All-Inclusive	Price as per Template
Brief Description of Approach to Work (if required by	the TOR)



Annex II

BREAKDOWN OF COSTS SUPPORTING THE ALL-INCLUSIVE FINANCIAL PROPOSAL

A. Breakdown of Cost by Components:

Cost Components	Unit Cost	Quantity	Total Rate for the Contract Duration
I. Personnel Costs			
Professional Fees			
Life Insurance			
Medical Insurance			
Communications			
Land Transportation			
Others (pls. specify)			
II. Travel Expenses to Join duty station			
Round Trip Airfares to and from duty			
Living Allowance Travel Insurance			
Terminal Expenses			
Others (pls. specify)			
Others (pis. specify)			
III Duty Taxaal			
III. Duty Travel Round Trip Airfares			
Living Allowance			
Travel Insurance			
Terminal Expenses			
Others (pls. specify)			
Outers (pis. specify)			



Breakdown of Cost by Deliverables*

Deliverables [list them as referred to in the TOR]	Percentage of Total Price (Weight for payment)	Amount
Deliverable I		
Deliverable 2		
Total	100%	USD

^{*}Basis for payment tranches



PII - Personal History Form

Annex III

INSTRUC	TIONS										
Please answer e		UNITED NATIONS DEVELOPMENT PROGRAMME									
clearly and comple			PERSONAL HISTORY FORM								
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follow all direction	15.	D: N			3.6:111			26:1	.,		
I. Family Name		First Nam	e		Middle na	me		Maid	en name, if	any	
2. Date Da of birth	Mo Yr	3. Place of I	Birth		4. National	ity (ies)	at birth	5. Present	nationality	(ies)	6. Sex
7. Height 8	3. Weight	9. Marital st	atus								
		Single [M	farried 🗖		9	Separated 🗖			Widow 🗖
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Telephone No.				Γelephone No.				Office Fax N			
Fax No.				Fax No.				Office E-mai	l No.		
I3. Do you have a	spouse and/or	child? YES		NO □ if	the answer is	"yes", gi	ive the f	ollowing inform	nation:		
NAMI	Е	Date of bir	th	Relationship		NAM	Е	Date	of birth	Rel	lationship
I4. Have you take	n up any legal p	permanent sta	itus in	any country oth	ner than that o	f your n	ationali	ty? YES 🗆	NO [
If the answer is	s "yes", which	country?									
15. Have you take	n any legal step	s towards ch	anging	your present na	tionality?	YES 🗖	NC) 🔲			
If answer is "y	es", explain ful	ly:									
16. Are any of you	ır relatives empl	loyed by UN	DP, an	ny other UN org	ganization or a	ny other	public	international o	rganization	? YES	
If the answer is	s "yes", give th	e following ii	ıforma	ation:							
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17. What is your p	preferred field (of work?									
18. KNOWLEDO	GE OF LANG	UAGES. Wł	at is y	our mother tons	gue?						
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B. PREVIOUS FUNCTION (IN REVERSE ORDER)

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24. DO YOU HAVE ANY OBJE	CTIONS TO OUR MAKING ENQUIRIES OF	YOUR PRESENT EMPLOYER? YES
25. ARE YOU NOW, OR HAVE EMPLOY? YES □ NO If answer if "yes", WHEN?	VE YOU EVER BEEN A PERMANENT CIVIL	SERVANT IN YOUR GOVERNMENT'S
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-	ons, not related to you, who are familiar with your channes of supervisors listed in item 24.	aracter and qualifications.
FULL NAME	FULL ADDRESS	BUSINESS OR OCCUPATION
27. STATE ANY OTHER RELEVANT FACTS IN SUPPORT OF YOUR APPLICATION. INCLUDE INFORMATION REGARDING ANY RESIDENCE OUTSIDE THE COUNTRY OF YOUR NATIONALITY.		
CRIMINAL PROCEEDING, (excluding minor traffic violation	ESTED, INDICTED, OR SUMMONED INTO C , OR CONVICTED, FINED OR IMPRISONED F ons)? YES \(\Boxed{\text{NO}}\) NO \(\Boxed{\text{D}}\)	
7 78 1		
knowledge and belief. I underst	s made by me in answer to the foregoing questions are cand that any misrepresentation or material omission n ganization may result in the termination of the service	nade on a Personal History form or other
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-	upply documentary evidence which support the staten	,
testimonials unless they have been obtained for the sole use of UNDP.		