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25 April 2019

## INDIVIDUAL CONSULTANT PROCUREMENT NOTICE

for individual consultants and individual consultants assigned by consulting firms/institutions

Country:	Viet Nam
Description of the assignment:	01 international consultant to provide Scoping study for the Viet Nam Disaster Management Authority on climate risk models and financial losses for extreme weather events.
Project name:	Improving the resilience of vulnerable coastal communities to climate change related impacts in Viet Nam
Period of assignment/services (if applicable):	May - June 2019
Duty Station	Homebased with travel to project sites
Tender reference:	PN-N-190405

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1. Submissions should be sent by email to: [nguyen.thuy.nga@undp.org](mailto:nguyen.thuy.nga@undp.org) on or before:  
**07 May 2019 (Hanoi time).**

**With subject line: PN-N-190405- international consultant to provide Scoping study for the Viet Nam Disaster Management Authority on climate risk models and financial losses for extreme weather events.**

Submission received after that date or submission not in conformity with the requirements specified this document will not be considered.

**Note:**

- Any individual employed by a company or institution who would like to submit an offer in response to this Procurement Notice must do so in their individual capacity, even if they expect their employers to sign a contract with UNDP.
- Maximum size per email is **30 MB**.
- Any request for clarification must be sent in writing, or by standard electronic communication to the address or e-mail indicated above. Procurement Unit – UNDP Viet Nam will respond in writing or by standard electronic mail and will send written copies of the response, including an explanation of the query without identifying the source of inquiry, to all consultants.

- After submitting proposal, bidder should send notification by email (without attachment) to: [procurement.vn@undp.org](mailto:procurement.vn@undp.org) informing that the bidder has submitted proposal. UNDP will not be responsible for the missing of proposal if the bidder does not send notification email to above address.
- Female consultants are encouraged to bid for this required service. Preference will be given to equally technically qualified female consultants.

2. Please find attached the relevant documents:

- [Terms of Reference \(TOR\)](#).....(Annex I)
- [Individual Contract & General Conditions](#)..... (Annex II)
- [Reimbursable Loan Agreement](#) (for a consultant assigned by a firm).....(Annex III)
- [Letter to UNDP Confirming Interest and Availability](#) ..... (Annex IV)
- [Financial offer](#).....(Annex V)

3. Interested individual consultants must submit the following documents/information **(in English, PDF Format)** to demonstrate their qualifications:

**a. Technical component:**

- Signed Curriculum vitae
- Signed Letter to UNDP Confirming Interest and Availability
- Copy of 1-3 publications/writing samples on relevant subject.
- Reference contacts of past 4 clients for whom you have rendered preferably the similar service (including name, title, email, telephone number, address...)

**b. Financial proposal (with your signature):**

- The financial proposal shall specify a total lump sum amount in **USD for International Consultant** including consultancy fees and all associated costs i.e. communication, consumables , tax, etc. – see format of financial offer in Annex V.
- Please note that the cost of preparing a proposal and of negotiating a contract, including any related travel, is not reimbursable as a direct cost of the assignment.
- If quoted in other currency, prices shall be converted to the above currency at UN Exchange Rate at the submission deadline.

4. Evaluation:

The technical component will be evaluated using the following criteria:

Se	Criteria	Score
1.	Masters degree or higher qualification in finance, banking, insurance or related business field.	200
2.	At least 5 years of working experience working in developing financial risk models for climate related risk, preferably with large private sector or state organisations	300
3.	Proven technical knowledge in risk model development and execution preferably with knowledge of both private sector, and public sector based schemes	300

4.	Experience related to in Viet Nam, or comparable developing country contexts preferred	200
	<b>Total</b>	<b>1000</b>

A two-stage procedure is utilized in evaluating the submissions, with evaluation of the technical components being completed prior to any price proposals being opened and compared. The price proposal will be opened only for submissions that passed the minimum technical score of 70% of the obtainable score of 1000 points in the evaluation of the technical component.

The technical component is evaluated on the basis of its responsiveness to the Term of Reference (TOR).

Maximum 1000 points will be given to the lowest offer and the other financial proposals will receive the points inversely proportional to their financial offers. i.e.  $S_f = 1000 \times F_m / F$ , in which  $S_f$  is the financial score,  $F_m$  is the lowest price and  $F$  the price of the submission under consideration.

The weight of technical points is 70% and financial points is 30%.

Submission obtaining the highest weighted points (technical points + financial points) will be selected.

Interview with the candidates may be held if deemed necessary.

## 5. Contract

“Lump-sum” Individual Contract will be applied for freelance consultant (Annex II)

“Lump-sum” RLA will be applied for consultant assigned by firm/institution/organization (Annex III)

Documents required before contract signing:

- International consultant whose work involves travel is required to complete the courses on Basic Security in the Field **and** Advanced Security in the Field and submit certificates to UNDP before contract issuance.

Note: In order to access the courses, please go to the following link: <https://training.dss.un.org>  
The training course takes around 3-4 hours to complete. The certificate is valid for 3 years.

- Full medical examination and Statement of Fitness to work for consultants from and above 65 years of age and involve travel. (This is not a requirement for RLA contracts).
- Release letter in case the selected consultant is government official.

## 6. Payment

UNDP shall effect payments to the consultant (by bank transfer to the consultant’s bank account provided in the vendor form upon acceptance by UNDP of the deliverables specified the TOR.

If two currencies exist, UNDP exchange rate will be applied at the day UNDP instructs the bank to effect the payment.

7. Your proposals are received on the basis that you fully understand and accept these terms and conditions.

## TERMS OF REFERENCE

## GENERAL INFORMATION

<b>Position</b>	01 international consultant
<b>Project</b>	Improving the resilience of vulnerable coastal communities to climate change related impacts in Viet Nam (RVCC)
<b>Consultancy service</b>	<b>Scoping study for the Viet Nam Disaster Management Authority on climate risk models and financial losses for extreme weather events.</b>
<b>Type of appointment</b>	Individual contract
<b>Location</b>	Home-based with 1 mission (5days) to Viet Nam (travel costs budgeted separately)
<b>Duration</b>	Part-time to be completed by 30 June 2019 Total working days: 25 (5 days mission included)
<b>Report to</b>	<b>Programme Management Specialist</b>
<b>Technical Supervision</b>	UNDP Senior Technical Advisor RVCC

**Background:**

As the world economy and population grows, so do the economic costs of natural disasters globally. According to Swiss Re; an insurance and reinsurance company, 2017 was the costliest year ever in terms of losses from natural catastrophes, with an estimated USD 337 billion worldwide. The economic losses were almost twice the 2016 total of USD 180 billion, and well above the inflation-adjusted average of USD 190 billion of the past decade. The trend remains true in percentage of GDP measures.<sup>1</sup>

Despite significant investments in preparedness and resilience which have reduced loss of life, extreme-weather-related losses and costs to property and natural ecosystems are increasing in Viet Nam. Climate change projections further point to increasing intense and less predictable floods and storms. Over the last two decades disaster losses have reduced GDP growth by more than 1% annually in Viet Nam.

While most developing country Governments in disaster prone areas have invested significantly in risk reduction and direct disaster mitigation efforts, systems for adapting and managing financial risks are less developed. However, as disaster losses place a significant drag on economic growth and sustainable development, managing this risk well is essential.

Table 1 below provides a summary of key types of assets at risk, as well as who is the ‘carrier’ or party responsible for that risk.

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<sup>1</sup> Ibid.

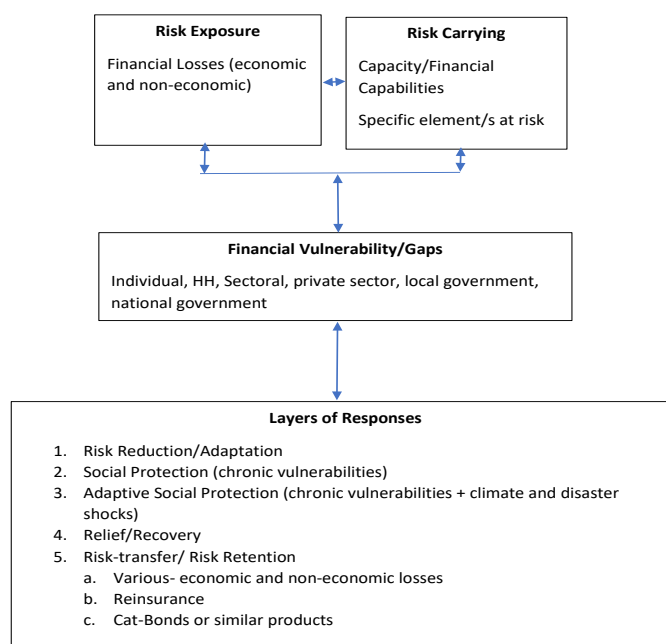
Table 1 Types of Asset at Risk

Asset at risk	Risk-carrier	Scale of solution
Public physical assets	Governments	<b>Macro</b> <i>Risk transfer solutions for (sub)sovereigns to cover their direct or indirect costs</i>
Emergency response costs		
Forgone revenue	Businesses, homeowners, farmers	<b>National schemes</b> <i>Insurance schemes and pools to increase insurance penetration</i>
Uninsured private assets		
Livelihood assistance	Individuals	<b>Micro</b> <i>Simplified products distributed through aggregators such as MFIs, NGOs, and corporates</i>

Source: Swiss Re<sup>2</sup>

Most risk exposure approaches are based on a “layered approach” which considers the probable severity and frequency of events. Figure 3 below shows how different instruments can cover disaster risks of a range of frequency-impact profiles. Such an approach is usually based on risk modeling or probabilistic estimates of frequency (for example, return years) and estimated magnitude of impact (usually in economic value). The accuracy and utility of these approaches are both heavily dependent on the availability of sufficient, high-quality data on historical disasters’ frequency and impacts.

Figure 3: Risk Exposure and Risk Carrying

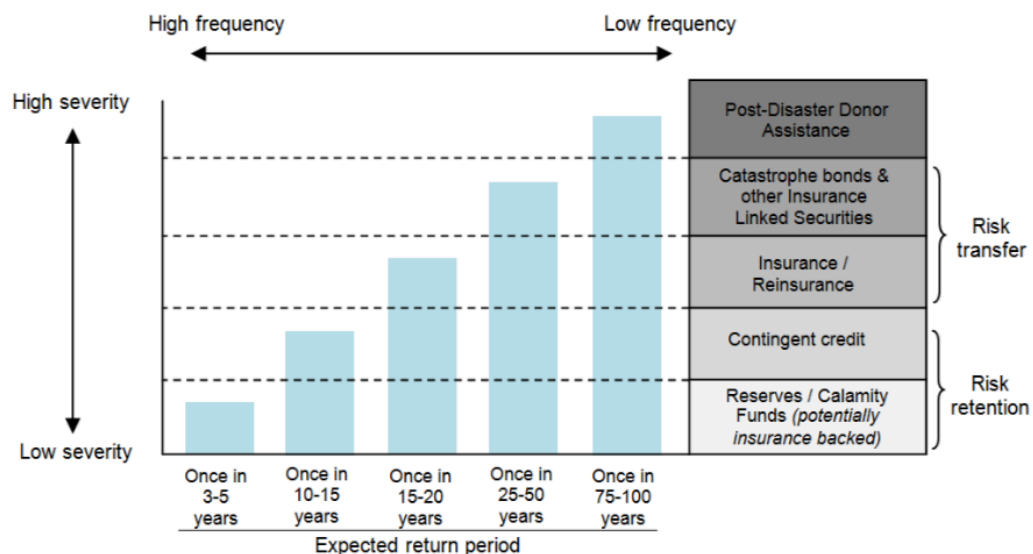


Source: Sanny Jegillos, UNDP

<sup>2</sup> Ibid.

One of the primary uses of disaster loss data is to generate (or confirm the accuracy of) hazard and risk maps and catastrophe models. Hazard maps provide information on geographical areas at risk of being affected by a given hazard, normally for a given measure of probability/return period. Risk maps provide information on the potential impact of a hazard, such as potential casualties and damages, normally for a given measure of probability/return period. Catastrophe models make use of hazard and risk maps as well as information on buildings and infrastructure (including structural characteristics) to generate estimates of potential losses (such as average annual losses or probable maximum losses).

*Figure 41 Layered Approaches to Disaster Risk Financing*



Source: ADB, adapted from the World Bank<sup>3</sup>.

## Viet Nam Context

Viet Nam is highly exposed to extreme weather and natural disasters, and thus the related impact of climate change. Climate projections suggest an increasing likelihood of major climate change related disasters, such as the 2013 super typhoon which devastated neighboring Philippines, resulting in losses in excess of 3% of GDP.<sup>4</sup> As Viet Nam grows, and total assets increase in high risk areas, this model is increasingly expensive and potentially unsustainable for the Government; particularly when government budgets are stretched, and the international assistance is shrinking. Furthermore, credit rating agencies are starting to consider such contingent liabilities faced by public administrations.<sup>5</sup>

Despite Viet Nam's experience in disaster response, it is still in the process of establishing a robust and integrated disaster risk management (DRM) system that can manage both physical impacts and financial risks. However, recent developments, including the enactment of the Law on Disaster Prevention and Control, as well as advancements in the national financial systems of the country suggest significant opportunities to strengthen current systems.

<sup>3</sup> [https://www.unescap.org/sites/default/files/Session\\_4\\_Erik\\_Kjaergaard\\_Disaster\\_Risk\\_Financing.pdf](https://www.unescap.org/sites/default/files/Session_4_Erik_Kjaergaard_Disaster_Risk_Financing.pdf)

<sup>4</sup> [http://www.swissre.com/library/expertise-publication/Closing\\_the\\_protection\\_gap\\_-\\_Disaster\\_risk\\_financing.html](http://www.swissre.com/library/expertise-publication/Closing_the_protection_gap_-_Disaster_risk_financing.html)

<sup>5</sup> Ibid.

UNDP and the Government of Viet Nam are jointly implementing the GCF funded “Improving the resilience of vulnerable coastal communities to climate change related impacts in Viet Nam project” (RVCC). The project supports Viet Nam through an integrated approach which aims to build storm- and flood-resilient housing for poor and vulnerable populations; while also regenerating mangrove buffer zones to mitigate typhoon impacts in coastal areas.

Component three of the project aims to generate and build the governments’ capacity to collecting quality data on disasters and their damage as a foundation for quantifying risks. Further activities aim to help coastal provinces better manage financial risks from major climate-related disasters and to improve the affordability and accessibility of risk transfer financial vehicles to promote rapid and effective recovery.

Activity 3.3 aims to support research to develop improved financial loss models for Viet Nam to estimate economic exposure to climate events. Further activities aim to facilitate dialogue between the Government and the insurance sector and to provide technical support to a Government plan to cope with a potential future large scale disaster, such as a super-typhoon, should it occur in Viet Nam.

**Objective:**

The objective of this consultancy is to develop a high-quality scoping study documenting global good practice and providing clear analysis and technical recommendations for the Viet Nam Disaster Management Authority and other government stakeholders regarding the development of appropriate financial loss models for economic losses to extreme events and options to support strengthened financing risk management in Viet Nam.

**Scope of work:**

The study should provide an analysis of existing good practice as well as opportunities and challenges for developing financial loss models to inform public and private sector decision making in Viet Nam. This will include developing a research plan, conducting a desk review of global good practice relevant to helping Viet Nam to strengthen its risk financing approach, reviewing the availability and utility of current data sources and existing models, executing interviews with key stakeholders, and developing a clear set of recommendations and terms of reference for further work. The consultant’s results will consist of:

- A short 5-7 page inception report that provides and overview of approach, schedule and methodology;
- Organising a ½ day technical consultation meeting for key stakeholders from the public and private sector to review the draft scoping study, terms of reference and draft recommendations for follow up actions.
- A final Scoping Study report outlining analysis, findings based, technical terms of reference for future action and recommendations for key stakeholders including the Government, by the RVCC project, and by the private sector.

Key questions to be considered by the consultant should include:

- What is the status of disaster loss modeling in risk exposure and risk carrying capacity for measuring financial losses for extreme events in Viet Nam, what is the level of accuracy and utility of current models? How are these used? What are the gaps? Do any current models begin to consider impacts of climate change, and if so how is this being calculated?

- What are regional and global practice examples that can support the development of improved financial disaster and climate change financial risk models particularly focusing on flood and typhoons? Which examples might be best suited to a context such as Viet Nam? How have these models managed to overcome common challenges in insufficient data availability and quality?
- What are actions that the Government could take to improve the accuracy and availability of financial loss models?
- What would be the applicability of better loss models were they available?
- Are there opportunities for the private sector to contribute and benefit from the development of improved loss models?

### **Key tasks**

1. Develop a full assessment methodology, mission plan and list of stakeholders to meet during the consultancy drawing on RVCC project knowledge in the project and public sector and the consultant's network and experience.
2. Conduct interviews in Hanoi, and in at least one project province to collect data from financial service providers, Provincial government and other stakeholders. (Travel and related costs to be covered separately)
3. Conduct at least one ½ day roundtable discussion on initial research findings presented in scoping study in UN House with key stakeholders to gain feedback and comments on draft recommendations provided.
4. Finalize scoping study for senior management and decision makers on key findings and recommendations for consideration by Government, the RVCC project and the private sector

### **Stakeholders for consultation**

1. Selected members of the Central Steering Committee for Natural Disaster Prevention and Control and especially VDMA and MOC
2. Ministry of Finance
3. Representative from provincial PPCs, DARDs and construction departments
4. Representatives from the United Nations in Viet Nam, the World Bank, KfW and GIZ, Women's Union, and key Government institutes
5. Banks, mortgage providers, micro-finance organizations, insurance and other relevant financial companies with products and services that provide financial products and services relevant to the scale-up of current or future storm resilient housing programs.
6. Other stakeholders identified by the consultant and agreed in the inception report.

## **1. EXPECTED DELIVERABLES**

The expert is expected to submit following deliverables:

#	Deliverables	Deadline
1	Short inception report detailing workplan, list of experts/ organizations to be consulted and documents for initial review and approval by MOC/RVCC project	25 May 2019
2	Initial draft of scoping study and completion of a 1/2 day consultation meeting held in Hanoi to gather feedback and suggestions from key	15 June 2019



	stakeholders (budgeted separately)	
3	Final draft of scoping study	30 June 2019

## 2. ADMINISTRATION

UNDP and the Vietnam Disaster Management Authority will provide administrative support to the expert throughout the implementation of this consultancy service. However, the firm should be proactive in making appointments, organizing discussions and consultation meetings with the national consultants and key stakeholders.

## 3. DURATION

The contract duration for the consultant is from date of signature to 30 June 2019.

Maximum number of working days for the firm are 25 days

## 4. SELECTION CRITERIA

- Masters degree or higher qualification in finance, banking, insurance or related business field. (200 points)
- At least 5 years of working experience working in developing financial risk models for climate related risk, preferably with large private sector or state organisations. (300 points)
- Proven technical knowledge in risk model development and execution preferably with knowledge of both private sector, and public sector based schemes. (300 points)
- Experience related to in Viet Nam, or comparable developing country contexts preferred. (200 points)

## 5. PAYMENT

Fee will be made after the contract deliverables are accepted by UNDP.

- 20% of the fee will be transferred as a working advance after signing the contract and acceptance of the inception report (Deliverable 1)
- 30% will be paid upon acceptance of the initial draft of scoping study and completion of a 1/2 day consultation meeting held in Hanoi to gather feedback and suggestions from key stakeholders (Deliverable 2)
- 50% of the fee will be paid and liquidated upon satisfaction of deliverables. (Deliverable 3)

The consultant will need to send a financial proposal based on Daily Fee using UN rate. The consultant shall quote an all-inclusive Daily Fee for the contract period for all relevant team members. The term “all-inclusive” implies that all costs (PIT tax, professional fees, communications, consumables, etc.) that could be incurred in completing the assignment are already factored into the daily fee submitted in the proposal.

For field trips, travel costs and daily allowance cost will be provided separately by UNDP as applied using UN rate.

6. PRESENCE REQUIRED ON DUTY STATION / UNDP OFFICE

☐ NONE

☒ PARTIAL

☐ INTERMITTENT

☐ FULL-TIME

## ANNEX IV

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

Date \_\_\_\_\_

*(Name of Resident Representative/Bureau Director)*

United Nations Development Programme

*(Specify complete office address)*

Dear Sir/Madam:

I hereby declare that:

- A) I have read, understood and hereby accept the Terms of Reference describing the duties and responsibilities of *[indicate title of assignment]* under the *[state project title]*;
- 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 which I have duly signed and attached hereto as Annex 1;
- 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: *[please check the box corresponding to the preferred option]*:
  - ☐ 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.
- F) For your evaluation, the breakdown of the abovementioned all-inclusive amount is attached hereto as Annex V;
- G) 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;
- H) This offer shall remain valid for a total period of \_\_\_\_\_ days *[minimum of 90 days]* after the submission deadline;

I) 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];*

J) If I am selected for this assignment, I shall *[please check the appropriate box]:*

- ☐ 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:

K) 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/or other entities for the following work:

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

L) 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.

M) *If you are a former staff member of the United Nations recently separated, please add this section to your letter:* I hereby confirm that I have complied with the minimum break in service required before I can be eligible for an Individual Contract.

N) 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.

O) Are any of your relatives employed by UNDP, any other UN organization or any other public international organization?

YES ☐ NO ☐ If the answer is "yes", give the following information:

Name	Relationship	Name of International Organization

P) Do you have any objections to our making enquiries of your present employer?

YES ☐ NO ☐

Q) Are you now, or have you ever been a permanent civil servant in your government's employ?

YES ☐ NO ☐ If answer is "yes", WHEN?

R) REFERENCES: List three persons, not related to you, who are familiar with your character and qualifications.

Full Name	Full Address	Business or Occupation

S) Have you been arrested, indicted, or summoned into court as a defendant in a criminal proceeding, or convicted, fined or imprisoned for the violation of any law (excluding minor traffic violations)?

YES ☐ NO ☐ If "yes", give full particulars of each case in an attached statement.

I certify that the statements made by me in answer to the foregoing questions are true, complete and correct to the best of my knowledge and belief. I understand that any misrepresentation or material omission made on a Personal History form or other document requested by the Organization may result in the termination of the service contract or special services agreement without notice.

DATE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

NB. You will be requested to supply documentary evidence which support the statements you have made above. Do not, however, send any documentary evidence until you have been asked to do so and, in any event, do not submit the original texts of references or testimonials unless they have been obtained for the sole use of UNDP.

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**Annexes** *[please check all that applies]:*

- ☐ CV shall include Education/Qualification, Professional Certification, Employment Records /Experience
- ☐ Breakdown of Costs Supporting the Final All-Inclusive Price as per Template

## **GUIDELINES FOR CV PREPARATION**

WE REQUEST THAT YOU USE THE FOLLOWING CHECKLIST WHEN PREPARING YOUR CV:

Limit the CV to 3 or 4 pages

NAME (First, Middle Initial, Family Name)

Address:

City, Region/State, Province, Postal Code

Country:

Telephone, Facsimile and other numbers

Internet Address:

Sex, Date of Birth, Nationality, Other Citizenship, Marital Status

Company associated with (if applicable, include company name, contact person and phone number)

### **SUMMARY OF EXPERTISE**

Field(s) of expertise (be as specific as possible)

Particular development competencies-thematic (e.g. Women in Development, NGOs, Privatization, Sustainable Development) or technical (e.g. project design/evaluation)

Credentials/education/training, relevant to the expertise

### **LANGUAGES**

Mother Tongue:

Indicate written and verbal proficiency of your English:

### **SUMMARY OF RELEVANT WORK EXPERIENCE**

Provide an overview of work history in reverse chronological order. Provide dates, your function/title, the area of work and the major accomplishments include honorarium/salary. References (name and contact email address) must be provided for each assignment undertaken by the consultant that UNDP may contact.

### **UN SYSTEM EXPERIENCE**

If applicable, provide details of work done for the UN System including WB. Provide names and email address of UN staff who were your main contacts. Include honorarium/salary.

### **UNIVERSITY DEGREES**

List the degree(s) and major area of study. Indicate the date (in reverse chronological order) and the name of the institution where the degree was obtained.

### **PUBLICATIONS**

Provide total number of Publications and list the titles of 5 major publications (if any)

### **MISCELLANEOUS**

Indicate the minimum and maximum time you would be available for consultancies and any other factors, including impediments or restrictions that should be taken into account in connection with your work with this assignment.

## Annex V

## FINANCIAL OFFER

Having examined the Solicitation Documents, I, the undersigned, offer to provide all the services in the TOR for the sum of .....VND.

This is a lump sum offer covering all associated costs for the required service (Consultancy fee, taxes, communications, consumables, etc).

### Cost breakdown:

No.	Description	Quantity	Unit Rate (VND)	Total
1	Consultancy fee			
2	Out of pocket expenses			
2.1	Travel			
2.2	Per diem			
2.3	Full medical examination and Statement of Fitness to work for consultants from and above 65 years of age and involve travel – (required before issuing contract). *			
2.5	Others (pls. specify).....			
	<b>TOTAL</b>			

\* *Individual Consultants/Contractors who are over 65 years of age with assignments that require travel and are required, **at their own cost**, to undergo a full medical examination including x-rays and obtaining medical clearance from an **UN-approved doctor** prior to taking up their assignment.*

I undertake, if my proposal is accepted, to commence and complete delivery of all services specified in the contract within the time frame stipulated.

I agree to abide by this proposal for a period of 120 days from the submission deadline of the proposals.

Dated this day /month of year

Signature

*(The costs should only cover the requirements identified in the Terms of Reference (TOR). Travel expenses are not required if the consultant will be working from home).*