



REQUEST FOR PROPOSAL (RFP)
(For Low-Valued Services)

To all potential bidders/companies	DATE: November 18, 2019
	REFERENCE: RFP/FJI10-019-2019 (Re-advertisement)

Dear Sir / Madam:

We kindly request you to submit your Proposal for **Introduction of Financial Education into Australian Pacific Training Coalition Curriculum and Mobility Track (Re-advertisement)**.

Please note that this is a re-advertisement of Event ID: 0000004669. Bidders who have already submitted a proposal for the initial advertisement need not re-apply.

Please be guided by the form attached hereto as Annex 2, in preparing your Proposal.

Proposals may be submitted on or before Sunday, November 24, 2019 (New York Time as appears on E-tendering Event) via UNDP etendering system.

Please acknowledge receipt of this RFP by sending an email to procurement.fj@undp.org, indicating whether you intend to submit a proposal or otherwise. You may also utilize the "Accept Invitation" function in eTendering system, by registering at <https://etendering.partneragencies.org>. The Bidder's Guide has been uploaded on the e-tender site for registration purposes. Once registered, login and find the following event:

BU Code: FJI10
Event ID: 0000004878

Your Proposal must be expressed in the English language, and valid for a minimum period of 90 days.

In the course of preparing your Proposal, it shall remain your responsibility to ensure that it reaches the address above on or before the deadline. Proposals that are received by UNDP after the deadline indicated above, for whatever reason, shall not be considered for evaluation.

Services proposed shall be reviewed and evaluated based on completeness and compliance of the Proposal and responsiveness with the requirements of the RFP and all other annexes providing details of UNDP requirements.

The Proposal that complies with all of the requirements, meets all the evaluation criteria and offers the best value for money shall be selected and awarded the contract. Any offer that does not meet the requirements shall be rejected.

Any discrepancy between the unit price and the total price shall be re-computed by UNDP, and the unit price shall prevail and the total price shall be corrected. If the Service Provider does not accept the final price based on UNDP's re-computation and correction of errors, its Proposal will be rejected.

No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted by UNDP after it has received the Proposal. At the time of Award of Contract or Purchase Order, UNDP reserves the right to vary (increase or decrease) the quantity of services and/or goods, by up to a maximum twenty-five per cent (25%) of the total offer, without any change in the unit price or other terms and conditions.

Any Contract or Purchase Order that will be issued as a result of this RFP shall be subject to the General Terms and Conditions attached hereto. The mere act of submission of a Proposal implies that the Service Provider accepts without question the General Terms and Conditions of UNDP, herein attached as Annex 3.

Please be advised that UNDP is not bound to accept any Proposal, nor award a contract or Purchase Order, nor be responsible for any costs associated with a Service Providers preparation and submission of a Proposal, regardless of the outcome or the manner of conducting the selection process.

UNDP's vendor protest procedure is intended to afford an opportunity to appeal for persons or firms not awarded a Purchase Order or Contract in a competitive procurement process. In the event that you believe you have not been fairly treated, you can find detailed information about vendor protest procedures in the following link: <http://www.undp.org/procurement/protest.shtml>.

UNDP encourages every prospective Service Provider to prevent and avoid conflicts of interest, by disclosing to UNDP if you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, cost estimates, and other information used in this RFP.

UNDP implements a zero tolerance on fraud and other proscribed practices, and is committed to preventing, identifying and addressing all such acts and practices against UNDP, as well as third parties involved in UNDP activities. UNDP expects its Service Providers to adhere to the UN Supplier Code of Conduct found in this link : http://www.un.org/depts/ptd/pdf/conduct_english.pdf

Thank you and we look forward to receiving your Proposal.

Sincerely yours,



Ronald Kumar
Procurement Analyst
18/11/2019

Annex 1

Description of Requirements

Context of the Requirement	<p>BACKGROUND</p> <p>There has been unprecedented regional policy support and commitment to inculcate the region's people with the knowledge, skills and habit of good personal financial management. These include:</p> <ol style="list-style-type: none"> 1. 2008 Coombs Declaration on strengthening financial capability in the Pacific promulgated by Pacific finance ministers, central bank governors, PIFS and donors; 2. 2009 Forum Education Ministers Meeting, in noting the success of the Samoa Enterprise and Financial Education Curriculum (EFEC), requested UNDP Pacific Centre and the Pacific Islands Forum Secretariat (PIFS) to work with donors to assist other PICs to implement EFEC; 3. 2009 Regional Financial Literacy Workshop organized by PFIP where central bank governors, finance ministry officials and practitioners identified Financial Education in schools as a regional priority; 4. 2009 Forum Economic Ministers Meeting endorsed the four 2020 Money Pacific regional goals which, among others, called for all children to receive financial education through core curricula. <p>2020 Money Pacific Goals Refer Terms of Reference</p> <p>Low-financial competency of low-income population Refer Terms of reference</p>
Implementing Partner of UNDP	Australia Pacific Training Coalition
Brief Description of the Required Services ¹	<p>Scope of Work</p> <ol style="list-style-type: none"> 1. <u>Financial Education</u> Refer Terms of Reference 2. <u>Mobility Track Financial Literacy</u> Refer Terms of Reference 3. <u>Supplementary Tasks</u> Refer Terms of Reference
List and Description of Expected Outputs to be Delivered	<ol style="list-style-type: none"> 1. <u>Financial Education</u> <ol style="list-style-type: none"> i. Development of a suite of contextualized, sustainable, user-friendly and pilot-tested trainer and student resources with which to integrate and deliver the Financial Education learning into the "APTC to Work" curriculum. ii. Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis. iii. Development of and conduct of a three days of trainer familiarization and training of trainers' workshops for all relevant trainers at APTC.

	<p>iv. Completion of a six-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization.</p> <p>v. Final report – comprising a clear and comprehensive response to items (i – iv) to be submitted to the Pacific Financial Inclusion Programme (PFIP) as well as to Australia Pacific Training Coalition (APTC) within on calendar month from completion of work.</p> <p>2. <u>Mobility Track Financial Literacy</u></p> <p>i. The development and conduct of financial literacy training workshop for all relevant Mobility Track trainers at APTC.</p> <p>ii. Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis.</p> <p>iii. Completion of the four-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization.</p> <p>iv. Final report – comprising a clear and comprehensive response to items (i – iii above) to be submitted to the PFIP as well as to APTC within one calendar month from completion of field work.</p> <p>3. <u>General</u></p> <p>i. Progress reports – Comprising an update on all deliverables and provided fortnightly during the course of the activity to PFIP and APTC;</p> <p>ii. Final report – comprising a clear and comprehensive response to items (highlighted above under Financial Education and Mobility Track Financial Literacy) to be submitted to PFIP and APTC within on calendar month from completion of field work.</p>
Person to Supervise the Work/Performance of the Service Provider	The successful bidder will report to the Regional Financial Education Technical Specialist based in Suva, for the duration of the contract.
Frequency of Reporting	As indicated in Terms of Reference
Progress Reporting Requirements	As and when required
Location of work	Suva in Fiji, Honiara in the Solomon Islands and home-based
Expected duration of work	85 days between 27 November 2019 and 30 June 2020
Target start date	27 December 2019
Latest completion date	30 June 2020

Travels Expected	Destination/s	Estimated Duration	Brief Description of Purpose of the Travel	Target Date/s
	Suva	5 days	Teacher and APTC personnel Training	January 2020
	Solomon Islands	5 days	Mid-Term Monitoring	May – June 2020
Special Security Requirements	<input checked="" type="checkbox"/> NA			
Facilities to be Provided by UNDP (i.e., must be excluded from Price Proposal)	None			
Implementation Schedule indicating breakdown and timing of activities/sub-activities	Required			
Names and curriculum vitae of individuals who will be involved in completing the services	Required			
Currency of Proposal	United States Dollars			
Value Added Tax on Price Proposal ²	must be exclusive of VAT and other applicable indirect taxes			
Validity Period of Proposals (Counting for the last day of submission of quotes)	90 days In exceptional circumstances, UNDP may request the Proposer to extend the validity of the Proposal beyond what has been initially indicated in this RFP. The Proposal shall then confirm the extension in writing, without any modification whatsoever on the Proposal.			
Partial Quotes	Not permitted			
Payment Terms ³	Refer Terms of Reference			

Person(s) to review/inspect/ approve outputs/completed services and authorize the disbursement of payment	Regional Financial Education Technical Specialist
Type of Contract to be Signed	Contract for Professional Services
Criteria for Contract Award	<input checked="" type="checkbox"/> Highest Combined Score (based on the 70% technical offer and 30% price weight distribution) <input checked="" type="checkbox"/> Full acceptance of the UNDP Contract General Terms and Conditions (GTC).
Criteria for the Assessment of Proposal	<u>Technical Proposal (70%)</u> Refer Terms of Reference for details <u>Financial Proposal (30%)</u> To be computed as a ratio of the Proposal's offer to the lowest price among the proposals received by UNDP.
UNDP will award the contract to:	One and only one Service Provider
Annexes to this RFP	<input checked="" type="checkbox"/> Form for Submission of Proposal (Annex 2) <input checked="" type="checkbox"/> General Terms and Conditions / Special Conditions (Annex 3) <input checked="" type="checkbox"/> Detailed TOR (Annex 4)
Contact Person for Inquiries (Written inquiries only) ⁴	Mr. Deepak A. Naicker Procurement Associate Ph: 3312500 Email: procurement.fj@undp.org Any delay in UNDP's response shall be not used as a reason for extending the deadline for submission, unless UNDP determines that such an extension is necessary and communicates a new deadline to the Proposers.
Other Information [pls. specify]	Refer Terms of Reference

⁴ This contact person and address is officially designated by UNDP. If inquiries are sent to other person/s or address/es, even if they are UNDP staff, UNDP shall have no obligation to respond nor can UNDP confirm that the query was received.

Annex 2

FORM FOR SUBMITTING SERVICE PROVIDER'S PROPOSAL⁵

(This Form must be submitted only using the Service Provider's Official Letterhead/Stationery⁶)

Kadavu House, Suva
November 24, 2019

To: Ronald Kumar, Procurement Analyst
UNDP Pacific Office in Fiji

Dear Sir/Madam:

We, the undersigned, hereby offer to render the following services to UNDP in conformity with the requirements defined in the RFP dated *[specify date]*, and all of its attachments, as well as the provisions of the UNDP General Contract Terms and Conditions:

A. Qualifications of the Service Provider

The Service Provider must describe and explain how and why they are the best entity that can deliver the requirements of UNDP by indicating the following:

- a) Profile – describing the nature of business, field of expertise, licenses, certifications, accreditations;*
- b) Business Licenses – Registration Papers, Tax Payment Certification, etc.*
- c) Statement of Good health in terms of financial standing for the company; and*
- d) Track Record – list of clients for similar services as those required by UNDP, indicating description of contract scope, contract duration, contract value, contact references.*

B. Proposed Methodology for the Completion of Services

The Service Provider must describe how it will address/deliver the demands of the RFP; providing a detailed description of the essential performance characteristics, reporting conditions and quality assurance mechanisms that will be put in place, while demonstrating that the proposed methodology will be appropriate to the local conditions and context of the work.

⁵ This serves as a guide to the Service Provider in preparing the Proposal.

⁶ Official Letterhead/Stationery must indicate contact details – addresses, email, phone and fax numbers – for verification purposes

C. Qualifications of Key Personnel

The Service Provider must provide:

- a) *Names and qualifications of the key personnel that will perform the services indicating who is Team Leader, who are supporting, etc.;*
- b) *CVs demonstrating qualifications; and*
- c) *Written confirmation from each personnel that they are available for the entire duration of the contract.*

D. Cost Breakdown per Deliverable*

	Deliverables <i>[list them as referred to in the RFP]</i>	Percentage of Total Price (Weight for payment)	Price (Lump Sum, All Inclusive)
1	<ul style="list-style-type: none"> Development of a suite of contextualized, sustainable, user-friendly and pilot-tested trainer and student resources with which to integrate and deliver the financial education learning. Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis. <p>Development of and conduct of a three days of trainer familiarization and training of trainers' workshops for all relevant trainers at APTC.</p>	30%	
2	Completion of a six-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization.	25%	
3	<ul style="list-style-type: none"> The development and conduct of financial literacy training workshop for all relevant Mobility Track trainers at APTC. Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis. Completion of the four-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization. 	25%	
4	Final Report.	20%	
	Total	100%	

**This shall be the basis of the payment tranches*

E. **Cost Breakdown by Cost Component** [*This is only an Example*]:

Description of Activity	Remuneration per Unit of Time	Total Period of Engagement	No. of Personnel	Total Rate
I. Personnel Services				
a. Specialist 1				
b. Specialist 2				
II. Out of Pocket Expenses				
1. Travel Costs				
2. Daily Allowance				
3. Communications				
4. Reproduction				
III. Other Related Costs				

*[Name and Signature of the Service Provider's Authorized
Person]*

[Designation]

[Date]

Annex 3

General Terms and Conditions for Services

1.0 LEGAL STATUS:

The Contractor shall be considered as having the legal status of an independent contractor vis-à-vis the United Nations Development Programme (UNDP). The Contractor's personnel and sub-contractors shall not be considered in any respect as being the employees or agents of UNDP or the United Nations.

2.0 SOURCE OF INSTRUCTIONS:

The Contractor shall neither seek nor accept instructions from any authority external to UNDP in connection with the performance of its services under this Contract. The Contractor shall refrain from any action that may adversely affect UNDP or the United Nations and shall fulfill its commitments with the fullest regard to the interests of UNDP.

3.0 CONTRACTOR'S RESPONSIBILITY FOR EMPLOYEES:

The Contractor shall be responsible for the professional and technical competence of its employees and will select, for work under this Contract, reliable individuals who will perform effectively in the implementation of this Contract, respect the local customs, and conform to a high standard of moral and ethical conduct.

4.0 ASSIGNMENT:

The Contractor shall not assign, transfer, pledge or make other disposition of this Contract or any part thereof, or any of the Contractor's rights, claims or obligations under this Contract except with the prior written consent of UNDP.

5.0 SUB-CONTRACTING:

In the event the Contractor requires the services of sub-contractors, the Contractor shall obtain the prior written approval and clearance of UNDP for all sub-contractors. The approval of UNDP of a sub-contractor shall not relieve the Contractor of any of its obligations under this Contract. The terms of any sub-contract shall be subject to and conform to the provisions of this Contract.

6.0 OFFICIALS NOT TO BENEFIT:

The Contractor warrants that no official of UNDP or the United Nations has received or will be offered by the Contractor any direct or indirect benefit arising from this Contract or the award thereof. The Contractor agrees that breach of this provision is a breach of an essential term of this Contract.

7.0 INDEMNIFICATION:

The Contractor shall indemnify, hold and save harmless, and defend, at its own expense, UNDP, its officials, agents, servants and employees from and against all suits, claims, demands, and liability of any nature or kind, including their costs and expenses, arising out of acts or omissions of the Contractor, or the Contractor's employees, officers, agents or sub-contractors, in the performance of this Contract. This provision shall extend, inter alia, to claims and liability in the nature of workmen's compensation, products liability and liability arising out of the use of patented inventions or devices, copyrighted material or other intellectual property by the Contractor, its employees, officers, agents, servants or sub-contractors. The obligations under this Article do not lapse upon termination of this Contract.

8.0 INSURANCE AND LIABILITIES TO THIRD PARTIES:

- 8.1** The Contractor shall provide and thereafter maintain insurance against all risks in respect of its property and any equipment used for the execution of this Contract.
- 8.2** The Contractor shall provide and thereafter maintain all appropriate workmen's compensation insurance, or the equivalent, with respect to its employees to cover claims for personal injury or death in connection with this Contract.
- 8.3** The Contractor shall also provide and thereafter maintain liability insurance in an adequate amount to cover third party claims for death or bodily injury, or loss of or damage to property, arising from or in connection with the provision of services under this Contract or the operation of any vehicles, boats, airplanes or other equipment owned or leased by the Contractor or its agents, servants, employees or sub-contractors performing work or services in connection with this Contract.
- 8.4** Except for the workmen's compensation insurance, the insurance policies under this Article shall:
 - 8.4.1** Name UNDP as additional insured;
 - 8.4.2** Include a waiver of subrogation of the Contractor's rights to the insurance carrier against the UNDP;
 - 8.4.3** Provide that the UNDP shall receive thirty (30) days written notice from the insurers prior to any cancellation or change of coverage.
- 8.5** The Contractor shall, upon request, provide the UNDP with satisfactory evidence of the insurance required under this Article.

9.0 ENCUMBRANCES/LIENS:

The Contractor shall not cause or permit any lien, attachment or other encumbrance by any person to be placed on file or to remain on file in any public office or on file with the UNDP against any monies due or to become due for any work done or materials furnished under this Contract, or by reason of any other claim or demand against the Contractor.

10.0 TITLE TO EQUIPMENT:

Title to any equipment and supplies that may be furnished by UNDP shall rest with UNDP and any such equipment shall be returned to UNDP at the conclusion of this Contract or when no longer needed by the Contractor. Such equipment, when returned to UNDP, shall be in the same condition as when delivered to the Contractor, subject to normal wear and tear. The Contractor shall be liable to compensate UNDP for equipment determined to be damaged or degraded beyond normal wear and tear.

11.0 COPYRIGHT, PATENTS AND OTHER PROPRIETARY RIGHTS:

11.1 Except as is otherwise expressly provided in writing in the Contract, the UNDP shall be entitled to all intellectual property and other proprietary rights including, but not limited to, patents, copyrights, and trademarks, with regard to products, processes, inventions, ideas, know-how, or documents and other materials which the Contractor has developed for the UNDP under the Contract and which bear a direct relation to or are produced or prepared or collected in consequence of, or during the course of, the performance of the Contract, and the Contractor acknowledges and agrees that such products, documents and other materials constitute works made for hire for the UNDP.

11.2 To the extent that any such intellectual property or other proprietary rights consist of any intellectual property or other proprietary rights of the Contractor: (i) that pre-existed the performance by the Contractor of its obligations under the Contract, or (ii) that the Contractor may develop or acquire, or may have developed or acquired, independently of the performance of its obligations under the Contract, the UNDP does not and shall not claim any ownership interest thereto, and the Contractor grants to the UNDP a perpetual license to use such intellectual property or other proprietary right solely for the purposes of and in accordance with the requirements of the Contract.

11.3 At the request of the UNDP; the Contractor shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring or licensing them to the UNDP in compliance with the requirements of the applicable law and of the Contract.

11.4 Subject to the foregoing provisions, all maps, drawings, photographs, mosaics, plans, reports, estimates, recommendations, documents, and all other data compiled by or received by the Contractor under the Contract shall be the property of the UNDP, shall be made available for use or inspection by the UNDP at reasonable times and in reasonable places, shall be treated as confidential, and shall be delivered only to UNDP authorized officials on completion of work under the Contract.

12.0 USE OF NAME, EMBLEM OR OFFICIAL SEAL OF UNDP OR THE UNITED NATIONS:

The Contractor shall not advertise or otherwise make public the fact that it is a Contractor with UNDP, nor shall the Contractor, in any manner whatsoever use the name, emblem or official seal of UNDP or THE United Nations, or any abbreviation of the name of UNDP or United Nations in connection with its business or otherwise.

13.0 CONFIDENTIAL NATURE OF DOCUMENTS AND INFORMATION:

Information and data that is considered proprietary by either Party and that is delivered or disclosed by one Party ("Discloser") to the other Party ("Recipient") during the course of performance of the Contract, and that is designated as confidential ("Information"), shall be held in confidence by that Party and shall be handled as follows:

13.1 The recipient ("Recipient") of such information shall:

13.1.1 use the same care and discretion to avoid disclosure, publication or dissemination of the Discloser's Information as it uses with its own similar information that it does not wish to disclose, publish or disseminate; and,

13.1.2 use the Discloser's Information solely for the purpose for which it was disclosed.

13.2 Provided that the Recipient has a written agreement with the following persons or entities requiring them to treat the Information confidential in accordance with the Contract and this Article 13, the Recipient may disclose Information to:

13.2.1 any other party with the Discloser's prior written consent; and,

13.2.2 the Recipient's employees, officials, representatives and agents who have a need to know such Information for purposes of performing obligations under the Contract, and employees officials, representatives and agents of any legal entity that it controls controls it, or with which it is under common control, who have a need to know such Information for purposes of performing obligations under the Contract, provided that, for these purposes a controlled legal entity means:

13.2.2.1 a corporate entity in which the Party owns or otherwise controls, whether directly or indirectly, over fifty percent (50%) of voting shares thereof; or,

13.2.2.2 any entity over which the Party exercises effective managerial control; or,

13.2.2.3 for the UNDP, an affiliated Fund such as UNCDF, UNIFEM and UNV.

13.3 The Contractor may disclose Information to the extent required by law, provided that, subject to and without any waiver of the privileges and immunities of the United Nations, the Contractor will give the UNDP sufficient prior notice of a request for the disclosure of Information in order to allow the UNDP to have a reasonable opportunity to take protective measures or such other action as may be appropriate before any such disclosure is made.

13.4 The UNDP may disclose Information to the extent as required pursuant to the Charter of the UN, resolutions or regulations of the General Assembly, or rules promulgated by the Secretary-General.

13.5 The Recipient shall not be precluded from disclosing Information that is obtained by the Recipient from a third party without restriction, is disclosed by the Discloser to a third party without any obligation of confidentiality, is previously known by the Recipient, or

at any time is developed by the Recipient completely independently of any disclosures hereunder.

- 13.6** These obligations and restrictions of confidentiality shall be effective during the term of the Contract, including any extension thereof, and, unless otherwise provided in the Contract, shall remain effective following any termination of the Contract.

14.0 FORCE MAJEURE; OTHER CHANGES IN CONDITIONS

- 14.1** In the event of and as soon as possible after the occurrence of any cause constituting force majeure, the Contractor shall give notice and full particulars in writing to the UNDP, of such occurrence or change if the Contractor is thereby rendered unable, wholly or in part, to perform its obligations and meet its responsibilities under this Contract. The Contractor shall also notify the UNDP of any other changes in conditions or the occurrence of any event that interferes or threatens to interfere with its performance of this Contract. On receipt of the notice required under this Article, the UNDP shall take such action as, in its sole discretion; it considers to be appropriate or necessary in the circumstances, including the granting to the Contractor of a reasonable extension of time in which to perform its obligations under this Contract.
- 14.2** If the Contractor is rendered permanently unable, wholly, or in part, by reason of force majeure to perform its obligations and meet its responsibilities under this Contract, the UNDP shall have the right to suspend or terminate this Contract on the same terms and conditions as are provided for in Article 15, "Termination", except that the period of notice shall be seven (7) days instead of thirty (30) days.
- 14.3** Force majeure as used in this Article means acts of God, war (whether declared or not), invasion, revolution, insurrection, or other acts of a similar nature or force.
- 14.4** The Contractor acknowledges and agrees that, with respect to any obligations under the Contract that the Contractor must perform in or for any areas in which the UNDP is engaged in, preparing to engage in, or disengaging from any peacekeeping, humanitarian or similar operations, any delays or failure to perform such obligations arising from or relating to harsh conditions within such areas or to any incidents of civil unrest occurring in such areas shall not, in and of itself, constitute force majeure under the Contract..

15.0 TERMINATION

- 15.1** Either party may terminate this Contract for cause, in whole or in part, upon thirty (30) days notice, in writing, to the other party. The initiation of arbitral proceedings in accordance with Article 16.2 ("Arbitration"), below, shall not be deemed a termination of this Contract.
- 15.2** UNDP reserves the right to terminate without cause this Contract at any time upon 15 days prior written notice to the Contractor, in which case UNDP shall reimburse the Contractor for all reasonable costs incurred by the Contractor prior to receipt of the notice of termination.

- 15.3** In the event of any termination by UNDP under this Article, no payment shall be due from UNDP to the Contractor except for work and services satisfactorily performed in conformity with the express terms of this Contract.
- 15.4** Should the Contractor be adjudged bankrupt, or be liquidated or become insolvent, or should the Contractor make an assignment for the benefit of its creditors, or should a Receiver be appointed on account of the insolvency of the Contractor, the UNDP may, without prejudice to any other right or remedy it may have under the terms of these conditions, terminate this Contract forthwith. The Contractor shall immediately inform the UNDP of the occurrence of any of the above events.

16.0 SETTLEMENT OF DISPUTES

- 16.1 Amicable Settlement:** The Parties shall use their best efforts to settle amicably any dispute, controversy or claim arising out of this Contract or the breach, termination or invalidity thereof. Where the parties wish to seek such an amicable settlement through conciliation, the conciliation shall take place in accordance with the UNCITRAL Conciliation Rules then obtaining, or according to such other procedure as may be agreed between the parties.
- 16.2 Arbitration:** Any dispute, controversy, or claim between the Parties arising out of the Contract or the breach, termination, or invalidity thereof, unless settled amicably under Article 16.1, above, within sixty (60) days after receipt by one Party of the other Party's written request for such amicable settlement, shall be referred by either Party to arbitration in accordance with the UNCITRAL Arbitration Rules then obtaining. The decisions of the arbitral tribunal shall be based on general principles of international commercial law. For all evidentiary questions, the arbitral tribunal shall be guided by the Supplementary Rules Governing the Presentation and Reception of Evidence in International Commercial Arbitration of the International Bar Association, 28 May 1983 edition. The arbitral tribunal shall be empowered to order the return or destruction of goods or any property, whether tangible or intangible, or of any confidential information provided under the Contract, order the termination of the Contract, or order that any other protective measures be taken with respect to the goods, services or any other property, whether tangible or intangible, or of any confidential information provided under the Contract, as appropriate, all in accordance with the authority of the arbitral tribunal pursuant to Article 26 ("Interim Measures of Protection") and Article 32 ("Form and Effect of the Award") of the UNCITRAL Arbitration Rules. The arbitral tribunal shall have no authority to award punitive damages. In addition, unless otherwise expressly provided in the Contract, the arbitral tribunal shall have no authority to award interest in excess of the London Inter-Bank Offered Rate ("LIBOR") then prevailing, and any such interest shall be simple interest only. The Parties shall be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute, controversy, or claim.

17.0 PRIVILEGES AND IMMUNITIES:

Nothing in or relating to this Contract shall be deemed a waiver, express or implied, of any of the privileges and immunities of the United Nations, including its subsidiary organs.

18.0 TAX EXEMPTION

- 18.1** Section 7 of the Convention on the Privileges and Immunities of the United Nations provides, inter-alia that the United Nations, including its subsidiary organs, is exempt from all direct taxes, except charges for public utility services, and is exempt from customs duties and charges of a similar nature in respect of articles imported or exported for its official use. In the event any governmental authority refuses to recognize the United Nations exemption from such taxes, duties or charges, the Contractor shall immediately consult with the UNDP to determine a mutually acceptable procedure.
- 18.2** Accordingly, the Contractor authorizes UNDP to deduct from the Contractor's invoice any amount representing such taxes, duties or charges, unless the Contractor has consulted with the UNDP before the payment thereof and the UNDP has, in each instance, specifically authorized the Contractor to pay such taxes, duties or charges under protest. In that event, the Contractor shall provide the UNDP with written evidence that payment of such taxes, duties or charges has been made and appropriately authorized.

19.0 CHILD LABOUR

- 19.1** The Contractor represents and warrants that neither it, nor any of its suppliers is engaged in any practice inconsistent with the rights set forth in the Convention on the Rights of the Child, including Article 32 thereof, which, inter alia, requires that a child shall be protected from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical mental, spiritual, moral or social development.
- 19.2** Any breach of this representation and warranty shall entitle UNDP to terminate this Contract immediately upon notice to the Contractor, at no cost to UNDP.

20.0 MINES:

- 20.1** The Contractor represents and warrants that neither it nor any of its suppliers is actively and directly engaged in patent activities, development, assembly, production, trade or manufacture of mines or in such activities in respect of components primarily utilized in the manufacture of Mines. The term "Mines" means those devices defined in Article 2, Paragraphs 1, 4 and 5 of Protocol II annexed to the Convention on Prohibitions and Restrictions on the Use of Certain Conventional Weapons Which May Be Deemed to Be Excessively Injurious or to Have Indiscriminate Effects of 1980.
- 20.2** Any breach of this representation and warranty shall entitle UNDP to terminate this Contract immediately upon notice to the Contractor, without any liability for termination charges or any other liability of any kind of UNDP.

21.0 OBSERVANCE OF THE LAW:

The Contractor shall comply with all laws, ordinances, rules, and regulations bearing upon the performance of its obligations under the terms of this Contract.

22.0 SEXUAL EXPLOITATION:

- 22.1** The Contractor shall take all appropriate measures to prevent sexual exploitation or abuse of anyone by it or by any of its employees or any other persons who may be engaged by the Contractor to perform any services under the Contract. For these purposes, sexual activity with any person less than eighteen years of age, regardless of any laws relating to consent, shall constitute the sexual exploitation and abuse of such person. In addition, the Contractor shall refrain from, and shall take all appropriate measures to prohibit its employees or other persons engaged by it from, exchanging any money, goods, services, offers of employment or other things of value, for sexual favors or activities, or from engaging in any sexual activities that are exploitive or degrading to any person. The Contractor acknowledges and agrees that the provisions hereof constitute an essential term of the Contract and that any breach of this representation and warranty shall entitle UNDP to terminate the Contract immediately upon notice to the Contractor, without any liability for termination charges or any other liability of any kind.
- 22.2** The UNDP shall not apply the foregoing standard relating to age in any case in which the Contractor's personnel or any other person who may be engaged by the Contractor to perform any services under the Contract is married to the person less than the age of eighteen years with whom sexual activity has occurred and in which such marriage is recognized as valid under the laws of the country of citizenship of such Contractor's personnel or such other person who may be engaged by the Contractor to perform any services under the Contract.

23.0 AUTHORITY TO MODIFY:

Pursuant to the Financial Regulations and Rules of UNDP, only the UNDP Authorized Official possesses the authority to agree on behalf of UNDP to any modification of or change in this Contract, to a waiver of any of its provisions or to any additional contractual relationship of any kind with the Contractor. Accordingly, no modification or change in this Contract shall be valid and enforceable against UNDP unless provided by an amendment to this Contract signed by the Contractor and jointly by the UNDP Authorized Official.

Annex 4
Terms of Reference

a. Background Information and Rationale, Project Description

BACKGROUND

There has been unprecedented regional policy support and commitment to inculcate the region's people with the knowledge, skills and habit of good personal financial management. These include:

- 1) 2008 Coombs Declaration on strengthening financial capability in the Pacific promulgated by Pacific finance ministers, central bank governors, PIFS and donors;
- 2) 2009 Forum Education Ministers Meeting, in noting the success of the Samoa Enterprise and Financial Education Curriculum (EFEC), requested UNDP Pacific Centre and the Pacific Islands Forum Secretariat (PIFS) to work with donors to assist other PICs to implement EFEC;
- 3) 2009 Regional Financial Literacy Workshop organized by PFIP where central bank governors, finance ministry officials and practitioners identified Financial Education in schools as a regional priority;
- 4) 2009 Forum Economic Ministers Meeting endorsed the four 2020 Money Pacific regional goals which, among others, called for all children to receive financial education through core curricula.

2020 Money Pacific Goals

In each Pacific Island nation by 2020, through the combined actions of public and private sectors, our goals are:

- All schoolchildren to receive financial education through core curricula.
- All adults to have access to financial education.
- Simple and transparent consumer protection to be in place.
- To halve the number of households without access to basic financial services.

Furthermore, 6 Pacific Island Countries (Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga and Vanuatu) have made commitments to financial inclusion in the international, regional or national space.

Low-financial competency of low-income population

In 2012 and 2013, financial competency surveys were undertaken by PFIP in conjunction with 4 central banks (the Reserve Bank of Fiji, the Bank of Papua New Guinea, the Central Bank of Samoa and the Central Bank of the Solomon Islands, in collaboration with the national statistics offices in these countries. The survey examined the financial competency of low-income household's vis-à-vis the matrix of 13 core financial competencies identified across the Pacific and provided an important baseline against which progress in improving the financial behavior of financial decision makers in low-income households can be measured. A principal finding of the survey is that low-income households in the Pacific do not demonstrate financially competent behavior.

The competency categories and scores are detailed in the table below:

Category	Domain	Competency
High	Nil	Nil
Moderate - High	Managing Money	Managing essential expenditure
	Planning Ahead	Setting household goals and plans
Low-Moderate	Managing Money	Managing regular and one-off expenditure
	Managing Money	Managing household income
	Making Financial Choices	Managing savings
	Making Financial Choices	Managing long-term savings
	Managing Money	Identifying and recording household expenditure
	Managing Money	Keeping household records
	Managing Money	Non-cash transactions
	Making Financial Choices	Managing borrowing
	Managing Money	Managing requests for financial assistance
Low	Planning Ahead	Managing budgeting
	Making Financial Choices	Managing cost of money

Low levels of financial competency across the Pacific region expose low-income households to several significant risks:

- 1. The risk of exploitation by financial predators.** Such is due to a limited understanding of the actual cost of financial services and the risks associated with the financial services products and services and providers. Low income households are at a significant risk of incurring exploitative costs for financial services, whether these are transaction services (domestic and international), savings services or borrowing (formal and informal).
- 2. The risk of ineffective use of household cash flows.** Households that do not know their pattern of income and expenditure in the household are at risk of failing to use household cash flows effectively. These households have a limited ability to save and to build savings in order to provide for regular household requirements and are more likely to have to borrow for consumption of expenditure.
- 3. The risk of households being caught in a poverty trap.** Households unable to generate a surplus have a higher likelihood of being caught in a poverty trap. Households that have low financial competence have a reduced ability to withstand financial shocks and are less likely to be able to use credit effectively to increase its assets and income generation capability.
- 4. The risk of poverty in old age.** It appears the pervasive reliance by low income households on family or community support in retirement may not be adequate in a monetized economy. Low income households appear to be very aware of this problem. Between 20 – 25% of respondents did not know how they would meet household expenses when they were no longer working.

The partner – Australia Pacific Training Coalition

The Australia Pacific Training Coalition (APTC) is an Australian Government initiative, which was launched in August 2018 and is managed by TAFE Queensland with funding principally from the Department of Foreign Affairs and Trade. The Coalition was formerly, the Australian Pacific Technical College which began

operations in 2007 as a provider of Australian-standard skills and qualifications relative to vocational careers, across 14 Pacific Island countries.

Over the years, APTC has been viewed as the premier provider of tertiary vocational education in the Pacific region. In addition to training for individuals, APTC offer employers customised training and consultancy services in targeted industry sectors to increase the productivity of their employees and the organization.

APTC offers Australian qualifications from Certificate I to Diploma level training in various vocational areas across campuses in five countries – Fiji, Papua New Guinea, Samoa, Solomon Islands and Vanuatu. Courses are delivered by highly regarded and qualified trainers, and which results in an Australian-accredited qualification.

The APTC was rebranded to the Australia Pacific Training Coalition to reflect changes in its approach, which are designed to strengthen innovation in the delivery of training and increase engagement with the private sector. These enhancements are targeted at boosting employment outcomes, addressing skills shortages in the region and strengthening technical and vocational educational training systems in Pacific Island countries.

In addition to customized courses, APTC offers a range of skills-development based training in the fields of business, community service, education, engineering, fashion, hospitality and tourism and the built environment.

The Coalition is also responsible for preparing Pacific Islanders to leverage labor market opportunities in Australia, New Zealand, within the region and beyond.

Financial Education

The activity covers the development of a Financial Education curriculum providing targeted and comprehensive Financial Education learning within a chosen APTC curriculum to as many students as possible in a sustained manner. The curriculum will be responsive to areas of weakness in financial competencies at the regional level. The development of the curriculum will be followed by resource development, rigorous teacher training and review. The APTC will implement the pilot after a series of rigorous teacher training. A set of comprehensive assessment and impact tools will be designed in partnership with the APTC, to be administered and monitored during the piloting and implementation stages. Reporting will be required over the duration of the initiative.

b. Scope

4. Financial Education

- (i) This activity involves, firstly the development of a suite of contextualized, sustainable, user-friendly and pilot-tested trainer and student resources with which to integrate and deliver and the Financial Education learning into the “APTC to Work” curriculum. A consultative approach to the development of resources must be used which will include digital tools.
- (ii) The second aspect of the activity is the development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis. The set of tools must be developed in consideration of national financial competency areas of interest. During the period of the activity, the set of tools must be developed and used, results reported on an ongoing basis, at completion a revised set of tools must be handed over to APTC.
- (iii) The third aspect of the activity is the development of and conduct of a three days of trainer familiarization and training of trainers’ workshops for all relevant trainers at APTC. Trainer familiarization will assist with the consultations on “APTC to Work” curriculum and resource

development, whilst the training of trainers is to ensure the trainers are able to effectively use the trainer's resources to meet Financial Education learning objectives. The successful tender will be responsible for the necessary approvals for the trainer familiarization and training of trainers' workshops.

- (iv) A key part of the activity is a six-month pilot across all areas of introduction. This piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization. Learning from the six-month pilot will result in the review of the aforementioned areas for full scale implementation in all five main APTC campuses in the Pacific. Reporting during this pilot period must be made directly to the Pacific Financial Inclusion Programme (PFIP) as well as to Australia Pacific Training Coalition (APTC).
- (v) The fifth aspect of the activity is the provision of Technical Assistance to APTC to facilitate APTC to move forward independently with the Financial Education teaching and learning.

5. Mobility Track Financial Literacy

The second component of Financial Education in APTC will be integrated into the Mobility Track.

- (i) The first aspect of the activity is the development of and conduct financial literacy training workshop for all relevant Mobility Track trainers at APTC.
- (ii) The second aspect of the activity is the development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis.
- (iii) A key part of the activity is a four-month pilot across all areas of introduction. This piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization. Learning from the four-month pilot will result in the review of the aforementioned areas for full scale implementation. Reporting during this pilot period must be made directly to the Pacific Financial Inclusion Programme (PFIP) as well as to Australia Pacific Training Coalition (APTC).

6. Supplementary Tasks

The successful bidder will consult with, but is not limited to, the following stakeholders (in person or via telecommunications):

- i. The APTC;
- ii. The formal education sector, where relevant including training providers;
- iii. Financial inclusion stakeholders working on the agenda of Financial Education; and
- iv. Financial service providers providing and potentially providing services to young adults and/or who currently provide financial literacy training.

c. Deliverables and Schedules/Expected Outputs

4. Financial Education

- Development of a suite of contextualized, sustainable, user-friendly and pilot-tested trainer and student resources with which to integrate and deliver the Financial Education learning into the “APTC to Work” curriculum.
- Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis.
- Development of and conduct of a three days of trainer familiarization and training of trainers’ workshops for all relevant trainers at APTC.
- Completion of a six-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers’ and familiarization.
- Final report – comprising a clear and comprehensive response to items (i – iv) to be submitted to the Pacific Financial Inclusion Programme (PFIP) as well as to Australia Pacific Training Coalition (APTC) within one calendar month from completion of work.

5. Mobility Track Financial Literacy

- v. The development and conduct of financial literacy training workshop for all relevant Mobility Track trainers at APTC.
- vi. Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis.
- vii. Completion of the four-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers’ and familiarization.
- viii. Final report – comprising a clear and comprehensive response to items (i – iii above) to be submitted to the PFIP as well as to APTC within one calendar month from completion of field work.

6. General

- iii. Progress reports – Comprising an update on all deliverables and provided fortnightly during the course of the activity to PFIP and APTC;
- iv. Final report – comprising a clear and comprehensive response to items (highlighted above under Financial Education and Mobility Track Financial Literacy) to be submitted to PFIP and APTC within one calendar month from completion of field work.

d. Governance and Accountability

- a) Identify the specific authority who will directly supervise the contractor, and to whom the contractor will be directly responsible to, reporting to, seeking approval/acceptance of output from (e.g., the Project Manager, or National Project Director, etc.)

- b) Determine frequency of progress reporting, if required (e.g., weekly, monthly, fortnightly, etc.), as well as any need to present report results/outputs to any audience or body
- c) Identify institutions/organizations/individuals with whom the contractor is expected to liaise/interact/collaborate/meet with in the course of performing the work (e.g., other agencies, project co-implementers, donors, communities, local government units, etc.)
- d) Define roles / extent of participation of entities involved in the management/implementation of the contract (e.g., as respondents to survey, resource persons to confer with, approving authority, evaluating performance, etc.)

e. Facilities to be provided by UNDP

The successful bidder will provide their own work equipment, computers, computer programmes, printing, and telephone and internet connectivity for this activity.

The successful bidder will report to the Regional Financial Education Technical Specialist based in Suva, for the duration of the contract.

f. Expected duration of the contract/assignment

Activities		Est. Level of Effort
1	APTC to Work Developing and finalizing a sustainable user-friendly and pilot-tested trainer and student resources with which to integrate and deliver the Financial Education learning into the "APTC to Work" curriculum.	30 days
2	Developing and applying a set of easy to use, sustainable and comprehensive student impact assessment and monitoring. The set of tools must; <ul style="list-style-type: none"> - Leverage digital platforms - Be developed in consideration of national financial competency areas of interest 	10 days
3	Developing and conducting a three days of trainer familiarization and training of trainers' workshops for all relevant trainers at APTC.	10 days
4	During the six months' pilot undertake curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness.	10 days
5	Providing Technical Assistance to APTC to facilitate APTC to move forward independently with the Financial Education teaching and learning.	10 days
6	Mobility Track Financial Literacy Developing and conducting financial literacy training workshop for all relevant Mobility Track trainers at APTC.	2 days
7	Developing and applying a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms.	5 days
8	During the four months pilot undertake curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness.	5 days
9	General Final Report writing.	3 days
Total		85 days

g. Duty Station

Suva, Fiji and home-based for report writing.

h. Professional Qualifications of the Successful Contractor and its key personnel

COMPETENCIES

- 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;
- Comprehensiveness knowledge of Financial Education and curriculum development;
- Proficiency in the use of office IT applications and internet in conducting research;
- Outstanding communication, project management and organizational skills;
- 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.

REQUIRED SKILLS AND EXPERIENCE

Educational Qualifications:

This activity will require a team effort comprising a minimum of two specialists with relevant expertise in Financial Education curriculum development, teacher and student resources development, student assessment tools development, teacher and student resources development, student assessment tools development, implementation and monitoring over the period of the assignment.

Additionally, at least one specialist must have strong strategic planning, programme development and project management experience. The successful bid will be expected to manage the scope of the programme with minimal project oversight.

Experience

- A proven track record demonstrating over 5 years of similar work in other similar task environment relating to Financial Education institutions, with specific focus on countries with low levels of financial literacy, such as the Pacific, is considered a prerequisite.
- The desired working style must be empowering to national partners and foster optimal application of local knowledge and capacities in delivering the recommended framework and detailed learning outcomes across all levels.

Language requirements

- Fluency of English language is required

Evaluation Method and Criteria

Bids will be evaluated based on cumulative analysis. The award of the contract shall 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 set of weighted technical criteria (70%), and financial criteria (30%). Financial score shall be computed as a ratio of the proposal being evaluated and the lowest priced proposal received by UNDP for the assignment.

Technical Criteria for Evaluation (Maximum 70 points)

	Criteria	Maximum points
Expertise of Firm		
1	The firm has a proven track record demonstrating over 5 years of similar work in other similar task environment relating to Financial Education, with specific focus on countries with low levels of financial literacy, such as the Pacific.	15
2	The firm has over 5 years of experience in the development of educational teaching and learning frameworks for mature students in a formal education setting.	10
3	The firm has experience with financial education/financial literacy for mature students leveraging digital platforms.	10
4	The firm has experience with training related to regional/national labor mobility schemes.	5
Methodology		
5	Response to Implementation Schedule indicating breakdown and timing of activities/sub-activities	15
Qualification of Key Personnel		
6	The identified consultants/specialists within the firm have over 5 years relevant expertise in Financial Education curriculum development, teacher and student resources and assessment development for secondary school age or mature students.	10
7	At least one consultant/specialist has strong strategic planning, programme development and project management experience.	5
Total		70

Only candidates obtaining a minimum of 49 points (70% of the total technical points) would be considered for the Financial Evaluation.

i. Price and Schedule of Payments

The bidders must send a financial proposal based on lump sum payment at the completion of the deliverables.

The total amount quoted shall be all-inclusive and include all costs components required to perform the deliverables identified in the TOR, including professional fee, travel costs, living allowance and any other applicable cost to be incurred by the successful bidder in completing the assignment. The contract price will be fixed output-based price regardless of extension of the herein specified duration. Payments will be done upon completion of the deliverables and as per below percentages:

	Activities	Percentage of final contract	Target Completion Date
1	(i) Financial Education <ul style="list-style-type: none"> • Development of a suite of contextualized, sustainable, user-friendly and pilot-tested trainer and student resources with which to integrate and deliver the financial education learning. • Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis. • Development of and conduct of a three days of trainer familiarization and training of trainers' workshops for all relevant trainers at APTC. 	30%	31 November 2019 5 December 2019 15 January 2020
2	Completion of a six-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization.	25%	30 June 2020
3	(ii) Mobility Track Financial Literacy <ul style="list-style-type: none"> • Development and application of a set of easy to use, sustainable and comprehensive student impact assessment and monitoring and evaluation tools leveraging digital platforms, which will be used to respond to assess the effectiveness of the initiative on an ongoing basis. • The development and conduct of financial literacy training workshop for all relevant Mobility Track trainers at APTC. • Completion of the four-month pilot across all areas of introduction, this piloting activity will inform curriculum edits, trainer and student resources hardcopy and digital edits, the set of tools to measure effectiveness and the training of trainers' and familiarization. 	25%	31 November 2019 15 January 2020 30 June 2020
4	(iii) General Final Report.	20%	30 June 2020
Total		100%	

In general, UNDP shall not accept travel costs exceeding those of an economy class ticket. Should the IC wish to travel on a higher class he/she should do so using their own resources

In the event of unforeseeable travel not anticipated in this TOR, payment of travel costs including tickets, lodging and terminal expenses should be agreed upon, between the respective business unit and the Individual Consultant, prior to travel and will be reimbursed.