



NOTE FOR PROSPECTIVE CONSULTANTS:

- If you are interested in submitting your CV for this assignment, kindly email robertj@finmark.org.za
- See the Scoring Grid (Annex 1) for the desired qualifications, skills and professional experience
- Deadline for CV submission: To be advised on request

SUPPORT TO IMPROVING THE INVESTMENT AND BUSINESS ENVIRONMENT IN THE SADC REGION – SIBE

Terms of Reference (ToR) for Recruitment of Short-Term Expert (STE)	
Title of Assignment:	Build capacity of Member States in financial technology, crypto assets, digital ledger technologies and cyber security.
Reference no.:	TOR 0292/RA2.4
Activity Code:	IN. 2.4.2 “STE inputs”
Responsible SADC SPO:	Mario Lironel
Date of issue:	1 August 2021
1. Background	
1.1 Background SADC	<p>The Southern African Development Community (SADC) was formed in 1980 as the “Southern African Development Co-operation Conference” (SADCC) by nine of the current Member States. On 17 August 1992 in Windhoek, Namibia, the SADCC was transformed into SADC with the signing of the SADC Declaration and Treaty. SADC currently has 16 Member States: Angola, Botswana, Comoros, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, United Republic of Tanzania, Zambia and Zimbabwe. SADC has a combined population of approximately 360 million and a Gross Domestic Product (GDP) of more than 700 billion (2019).</p> <p>SADC has a long-term Vision of a regional community that has a common future and that will ensure social-economic well-being, improvement of the standards of living and quality of life, freedom and social justice and peace and security for the people of Southern Africa, as enshrined in the Treaty. In particular, by 2050, SADC envisions a peaceful, inclusive, middle to high income industrialised region, where all citizens enjoy sustainable economic well-being, justice and freedom. This SADC Vision 2050 is expressed in three Pillars: Industrial Development and Market Integration; Infrastructure Development in Support of Regional Integration; and Social and Human Capital Development, and built on a firm foundation of Peace, Security and Good Governance.</p> <p>The Treaty aims are implemented through agreements including Protocols that are legally binding international agreements committing the Member States to the objectives and specific procedures stated within them. Currently, SADC has a number of Protocols, including the Protocol on Finance and Investment (2006, which was amended in 2016); the Protocol on Trade (1996); the Protocol on Mining (1997); the Protocol on Trade in Services (2012); and the Protocol on Industry (2019).</p> <p>Through these protocols, the SADC envisage to eliminate barriers to intra SADC trade, eliminate import and export duties, quantitative restrictions on exports and imports and</p>

	<p>all other non-tariff barriers to trade, and remove any obstacles to the free movement of labour, goods and services.</p> <p>In particular, the Finance and Investment Protocol intends to increase cooperation, coordination and management of macroeconomic, monetary and fiscal policies and establishment of macroeconomic stability as a precondition to sustainable economic growth and for the creation of a monetary union in the Region. This would be achieved through coordination amongst central banks on investments and exchange controls, harmonization of legal and operational frameworks, facilitation of regional foreign direct investments, cooperation in regional and capital markets and establishment of a regional clearing and settlement system amongst others. The Protocol on Finance and Investment is an important regional investment facilitation tool as it provides investors with the ability to, among other things, consider tax regimes in making their investment decisions.</p> <p>There are additional strategic documents that guide SADC’s activities towards regional integration including the Regional Indicative Strategic Development Plan (RISDP 2020-2030) which is underpinned by the SADC vision 2050 and set out the strategic objectives to be accomplished and the foundation of the integration.</p> <p>The RISDP outlines the need for promoting the development of sound investment policies in Member States, to improve the investment climate and enhance the levels of intra-SADC and foreign direct investment in the region. This objective is supported by a similar objective aimed at enhancing cooperation in taxation and related matters, including tax information sharing; capacity building for Tax Administrations; and to develop common approaches and policies to the application and treatment of tax incentives and negotiation of tax agreements. This is in recognition that investors, among other things, consider tax regimes in making their investment decisions. The RISDP also highlights the enhancement of monetary cooperation to reform the SADC banking system and harmonization of banking regulatory frameworks. Furthermore, development and strengthening of the financial and capital markets are critical to facilitate free movement of capital and mobilization of financial resources for the promotion of growth and development in the region.</p> <p>The Community is supported by the SADC Secretariat that is located in Gaborone, Botswana. SADC is a consensus-based organisation, and the Secretariat is the principal executive institution of SADC.</p> <p>For further information see www.SADC.int.</p>
<p>1.2 Background – SIBE Programme</p>	<p>The Support to Improving Investment and Business Environment (SIBE) Programme is a five-year Programme, implemented by the Finance, Investment and Customs (FIC) Directorate and financed to the tune of €14 million by the EU under the 11th European Development Fund (EDF). Financing Agreement and the Contribution Agreement were signed in June 2019 and August 2019, respectively. The Programme will be implemented over a period of 55 months from the date of signature of the Agreements. The Programme is implemented by the SADC Secretariat and covers all the 16 SADC Countries.</p> <p>The overall objective of the Programme is to achieve sustainable and inclusive growth and support job creation through the transformation of the region into a SADC investment zone and promoting intra-regional investment and Foreign Direct Investment (FDI) in the SADC region, in particular for Small and Medium Enterprises (SMEs).</p> <p>The specific objective of the SIBE Programme is to develop the region into a SADC investment zone, promoting intra-regional investment and FDI in the SADC region, in particular for SMEs.</p> <p>The Programme focuses its support on the following Results Areas (RAs):</p>

	<p>RA1 - An enabling investment policy framework across SADC Member States is supported</p> <p>This result area covers the following main activities:</p> <ul style="list-style-type: none"> i. Set-up a dialogue at regional level on improving investment and business environment in SADC; ii. Provide ad-hoc support to Member States in developing structured public-private dialogue mechanisms for improving investment and business environment in SADC; iii. Harmonise SADC Member States’ investment and business environment related laws and regulations; and iv. Enhance the SADC Tax regime in support of a conducive investment and business environment. <p>RA2 - Enhanced integration of financial markets in the SADC region is promoted</p> <p>Under this Result area, the programme will assist in:</p> <ul style="list-style-type: none"> i. Developing financial markets in the SADC region ii. Developing policies and strategies to address risks to financial stability at regional and national levels; and iii. Strengthening SADC Real Time Gross Settlement System (SADC-RTGS), Committee of Insurance, Securities and Non-Banking Authorities (CISNA), Committee of SADC Stock Exchanges (CoSSE), the SADC Committee of Central Bank Governors (CCBG) and the SADC Banking Association (SADC BA). <p>RA3 - Enhanced financial inclusion is supported</p> <p>This Result Area focuses on developing proper and specific action plans aimed at reducing costs of remittances and developing financial products for SMEs. In particular, SIBE will support the following main activities:</p> <ul style="list-style-type: none"> i. Develop and implement Financial Inclusion Strategies; ii. Identify key financial inclusion regulatory areas for harmonisation and capacity building; and iii. Monitor Status of and Progress on Financial Inclusion in the Region. <p>The Programme management structure is composed by a Task Manager, the Senior Programme Officer – Finance and Investment under the operational oversight and guidance of the Director of Finance, Investment and Customs (FIC).</p> <p>The SADC Secretariat has contracted a consortium composed of FinMark Trust, GFA Consulting Group and Southern Africa Trust, under a Service Contract for a Technical Assistance including the provision of one Long Term Expert to coordinate and manage the implementation of activities across the 3 result areas, and a pool of Long and Short-Term Experts.</p> <p>These Terms of Reference (ToRs) are a request for the provision of Short-Term Expert (STE) services to the SIBE Programme to “Build capacity of Member States in financial technology, crypto assets, digital ledger technologies and cyber security”. The Assignment will be carried out by one contracted senior level STE.</p>
<p>1.3 Background - this Assignment</p>	<p>This Assignment is being commissioned under SIBE RA 2 “Enhanced integration of financial markets in the SADC region is promoted”, Activity 2.4 “Harmonisation of the legal and regulatory frameworks to support the roll-out of the SADC Real Time and Gross Settlement”.</p>

	<p>The Committee of the Central Bank Governors (CCBG) in the Southern African Development Community (SADC) was established by the SADC Committee of Ministers for Finance and Investment (COMFI) in July 1995 and approved by the SADC Council in August 1995. The CCBG was established in line with Chapter 10 of the Finance and Investment Protocol (FIP), which stipulates that the CCBG shall consist of Central Bank Governors of each SADC Member State.</p> <p>In the implementation of the CCBG Strategic Focus Area, Governors approved the establishment of a Fintech Workgroup during the May 2018 CCBG meeting, under the chairmanship of the Payment System Subcommittee. The Terms of Reference for the Fintech Workgroup was approved during the CCBG meeting which was held in September 2019 in Antananarivo, Madagascar.</p> <p>As per the approved Terms of Reference, the SADC CCBG Fintech Workgroup:</p> <ul style="list-style-type: none"> • Advise the CCBG on fintech developments including crypto-assets as they relate to central bank mandates; • Recommend on prioritised programmes / projects, programme / project objectives, scope of work etc.; • Implement programmes / projects as approved by the CCBG; • Liaise with external service providers and relevant stakeholders; and • Perform any other related or relevant activities as shall be necessary to achieve the objectives and purpose of the Workgroup. <p>In addition, membership of the Working Group shall be comprised of representatives from the following CCBG Subcommittees:</p> <ul style="list-style-type: none"> • Payment System • Legal • ICT • Macroeconomic • Bank Supervision • Financial Markets <p>Technological innovation presents potential benefits by increasing financial efficiency and enhancing financial inclusion. However, significant risks affecting the stability and the integrity of the financial sector must also be managed.</p> <p>In this regard, there is a critical need to assess and build capacity of Member States to deal with financial technology, crypto assets, digital ledger technologies and cyber security.</p> <p>Furthermore, in order to effectively deliver on their mandate, members of the SADC CCBG Fintech Workgroup need to be capacitated in financial technology, crypto assets, digital ledger technologies and cyber security to ensure that Member States understand the implication and application of these in the regional environment (banking supervision, payment system, etc.)</p> <p>Providing this training to Central Bank Officials, for them to cascade the training to colleagues in their home countries (“train the trainer”) is the essence of this assignment.</p>
2. Description of the Assignment	
2.1 Global objective	The global objective of the Assignment is to contribute to achieving sustainable and inclusive growth, support job creation and support the industrialisation agenda in the SADC region by capacitating Member States in formulating policy in financial technological

	developments and crypto assets, whilst ensuring the safety and stability of the financial sector.
2.2 Specific objectives	The specific objective of the Assignment is to capacitate Member States (Central Bank Officials) to fully understand financial technology, crypto assets, digital ledger technologies and cyber security and to also develop the skills needed for Member States to fully understand emerging issues in financial technology and their implication and impact on the financial sector.
2.3 Requested services	<p>The STE is expected, but will not be limited to:</p> <ul style="list-style-type: none"> • Assess and analyse the available crypto products and their relationship with conventional financial products • Assess the current status in the area financial technology, crypto assets, digital ledger technologies and cyber security at regional and national level • Assess prevailing capacity deficiencies for central bank officials in SADC Member States Central Banks in financial technology, crypto assets, digital ledger technologies and cyber security • Develop legal framework for fintech and crypto currencies related crime, AML/CFT and tax evasion implications of fintech, including regulatory implications and challenges • Provide policy recommendations pertaining to emerging cryptocurrencies and fintech developments • Explore possible benefits from fintech developments and the implications of technological developments on Central Bank core functions and processes (Payment System, Banking Supervision, Consumer Protection, etc.) • Design training program and provide material based on the outcomes of the needs assessment exercise • Undertake training of Central Bank Officials in a 2-days workshop to be held virtually. <p>The services will be delivered in five separate but interrelated Parts. It should be noted that the timings and locations below are indicative and may be subject to change.</p> <p>PART 1 – Inception and planning – estimated at 15 working days remotely by agreement.</p> <p>PART 2 – Data collection – estimated at 25 working days remotely by agreement.</p> <p>PART 3 – Data analysis and submission of the Draft Report of the assignment in line with the requested services listed above – estimated at 30 working days in Gaborone Botswana or remotely by agreement.</p> <p>PART 4 – Facilitation of one training workshop of two days for approximately 16 participants from Member States – estimated at 10 working days in Gaborone Botswana or a Member State including four-days planning and four-days for reporting on the workshop.</p> <p>PART 5 – Finalisation of the Draft Report to incorporate issues raised during the workshop and brief final assignment report – estimated at 10 working days in Gaborone Botswana or remotely by agreement.</p> <p>Notes - As all the parts of the Assignment are interconnected, it would be damaging for the contracted STE to fail to complete all of the Parts, so whilst some flexibility will be possible with regard to the timing of the Parts of the Assignment, it is important that the contracted STE is available for all Parts.</p>

	The working days required are estimated and these may need to be adjusted in light of experience during the Assignment.
2.4 Deliverables	<p>The STE will provide the following deliverables:</p> <ul style="list-style-type: none"> • Inception Report: a detailed workplan, timeframe and approach to undertake the assignment; • Data Collection Report; • Draft Report of the assignment including the results of the capacity building needs assessment, policy recommendations regarding emerging cryptocurrencies and fintech developments issues and the syllabus and the materials for the training; • Training Workshop Report; • Final Report: a detailed result of the study in line with the objectives and expected result and scope of the assignment considering issues raised during the workshop and comments from the SIBE Task Manager. <p>Note: All deliverables will be the property of the SADC Secretariat.</p>
2.5 Management	The STE will report to and will be under the day-to-day supervision the Task Manager/SPO Finance and Investment and the SIBE Coordinator.
2.6 Methodology	<p>PART 1: INCEPTION – 15 FEE DAYS</p> <p>This Part will begin with an inception and assimilation phase, including a start-up meeting for the Secretariat to brief the STE and to discuss the Assignment as a whole.</p> <p>During this phase the STE is expected to become conversant with</p> <ul style="list-style-type: none"> • the Draft SADC Vision 2050 and Draft RISDP 2020-2030; • the SADC Protocol on Finance and Investment; • the SADC Industrialisation Strategy and Roadmap (2015-2063) and its Action Plan; • the CCBG Strategic Focus Areas pertaining to FinTech and Cryptocurrency issues; and • the Terms of Reference of the CCBG FinTech Work Group. <p>The STE will complete a brief inception report including methodology for the assignment and make an inception Presentation of the report to the Secretariat.</p> <p>PART 2: DATA COLLECTION – 25 FEE Days</p> <p>This part will be focussed on data collection from Member States and/or to FIP substructures. Through innovative and effective tool, the STE will collect data and information from all relevant stakeholders.</p> <p>PART 3: DRAFT REPORT OF THE ASSIGNMENT - 30 FEE DAYS</p> <p>During this Part the STE will proceed for the analysis of the data and information collected during the previous phases.</p> <p>The STE should produce a detailed and comprehensive draft report of the assignment, including the results of the capacity building needs assessment, policy recommendations regarding emerging cryptocurrencies and fintech developments issues and the syllabus and the materials for the training. The detailed draft report should be consistent and aligned with the objectives and the requested services of the assignment.</p>

	<p>A gap of at least 5 weeks is required at the end of Part 3 to enable the training materials to be translated into French and Portuguese.</p> <p>PART 4 – TRAINING WORKSHOP – 10 FEE Days</p> <p>During this Part the STE will facilitate one training workshop of two days for approximately 16 participants from Member States, targeting Central Bank Officials members of the CCBG FinTech Workgroup. The cost related to the convening of the workshop (conference package) will be the responsibility of the SADC Secretariat.</p> <p>PART 5 – FINAL REPORT – 10 FEE DAYS</p> <p>The STE should carry out improving and final update of the report which will include a detailed result of the assignment and considering issues raised during the workshop and comments from the SIBE Task Manager.</p> <p>Notes: As all the parts of this Assignment are interconnected, it is essential that the STE endeavours to complete all of the Parts of the assignment. The working days required are estimated and these may need to be adjusted in line with experience during the Assignment, i.e. between the various parts. However, the total maximum days of 90 will not be changed.</p>				
3. Resources allocated					
3.1 Resources from the Technical Assistance contract					
	Part 1	Part 2	Part 3	Part 4	Part 5
Up to 90 STE days	15	25	30	10	10
Per diem days (approximate)	0	0	0	0	0
Mobilisation travel	0	0	0	0	0
Regional travel	0	0	0	0	0
	The STE is expected to arrange his/her own transport in the locations of the Assignment.				
3.2 Other related resources allocated from the SADC-SIBE budget					
Workshop budget	The workshop will be held as part of work under RA 2 funding				
Translation of documents	The translation of documents will be arranged by SADC secretariat separately. It should be noted that a minimum of 5 weeks is required from the hand-over of materials for translation until the validation workshop.				
Interpretation	Interpretation when/if necessary will be arranged by SADC secretariat separately.				
3.3. Expert profile					
Qualifications and skills	<ul style="list-style-type: none"> University degree in a field related to the assignment such as Economics, Finance, Banking, Law or additional 10 years of related professional experience. Excellent written and communication skills in English. 				

General professional experience	<ul style="list-style-type: none"> • Minimum 10 years of professional experience in the area of financial sector development. • Experience of training and workshop facilitation.
Specific professional experience	<ul style="list-style-type: none"> • Minimum 5 years of professional experience in fintech developments and cryptocurrencies policy and regulatory framework in developing countries and/or emerging markets. • Experience of working in a developing and/or emerging economy environment will be considered as an asset. • Knowledge of the issues and challenges in the SADC region in terms of financial technology, crypto assets, digital ledger technologies and cyber security will be considered as an asset. • Knowledge of AML/CFT principles will also be an advantage • Fluency and exceptional drafting and reporting skills in English is required.
	The STE is expected to utilise his/her own laptop computer and cellular telephone.
4. Location duration and planning	
4.1 Location of work	The Assignment will be carried out remotely by agreement.
4.2 Duration	The indicative expected start date is 1 August 2021 . The indicative expected end date is 14 January 2022 .
4.3 Working week	The working week is from Monday to Friday, except in case of official holidays or SADC closure days as recorded in Annex 1. Weekends are not normally considered as working days unless specifically requested and confirmed in advance in writing by the SADC Secretariat. However due to the timing of the training events some weekend dates are utilised in Part 4.
5. Reporting	
5.1 Language	The Assignment language and all reporting shall be in English

<p>5.2 Progress reporting</p>	<p>Submission and approval procedure for inception and progress reports</p> <p>All written reports shall be submitted in soft copy by email, with Arial font size 12, in a format provided by the Consortium to the STE and shall include deliverables as Annexes.</p> <p>The soft copy must not be in PDF format preventing formatting.</p> <p>All reports will be submitted to the Consortium for quality control; then they will be submitted to the S-KRA manager for preliminary endorsement, who will then submit them to the SIBE Task Manager with recommendation for approval. Comments to the reports, if any, will be communicated in writing to the STE within 10 working days of receipt of each report.</p> <p>Part 1 - Inception report (numbered OXX/STE/IR) and presentation</p> <p>The STE will complete an inception report and submit it by the end of Part 1. The Report will include a methodology for the Assignment.</p> <p>At the end of Part 1 the STE will make a brief Power Point presentation to the Secretariat of the inception report.</p> <p>Note: this presentation is a deliverable and should be annexed to the report. The inception report will be submitted by the STE to the Consortium, copied to the Secretariat. The Consortium will formally submit it to the SADC Secretariat (SPO Finance and Investment) for approval.</p> <p>After submission, the Secretariat will consider the report and provide any feedback within 5 working days.</p> <p>Parts 2 & 3 & 4 – Progress report (numbered OXX/STE/PR)</p> <p>At the End of Parts 2 & 3 & 4, the STE will submit a progress reports within 2 working days at the end of each Part.</p>
<p>5.3 End of Assignment Reporting</p>	<p>Part 5 - End of Assignment Report (EoAR) (numbered OXX/STE/EoAR) and presentation</p> <p>The STE will submit the EoAR for approval at the completion of the Assignment. The report shall be submitted in the format provided and will include the following:</p> <ul style="list-style-type: none"> • An executive summary of the whole Assignment. • List of activities carried out during the Assignment. • Any recommendations for further support to the beneficiary. • As Annexes, all deliverables produced. • In addition to the report at the end of Part 5 the STE will make a Power Point presentation to the Secretariat of the EoAR on the last day of the assignment. The presentation is a deliverable and should be annexed to the report. <p>EoAR Submission and approval procedure:</p> <ul style="list-style-type: none"> ▪ After end of assignment, EOAR will be submitted by email to the Consortium for quality control; then, it will be submitted to the S-KRA manager for technical comment for the STE. Technical comments will be issued within 10 working days. ▪ The STE shall address all the technical comments within 15 calendar days of receiving comments and submit the final EoAR to SADC for final technical and administrative approval. If no comments are issued by SADC within one month since submission, the EOAR will be deemed satisfactory

	<ul style="list-style-type: none"> ▪ Upon acceptance (or if the one-month period has elapsed since submission without comments being issued), the EoAR shall be submitted to the Result Area (RA) manager and the SIBE Task Manager for administrative approval; ▪ The Assignment will not be considered to be complete until the approval of the SIBE Task Manager to the EoAR has been obtained. ▪ The EoAR shall be delivered in soft copy. The soft copy shall include deliverables produced as annexes. The soft copy must not be in pdf format preventing formatting.
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6. Administrative Information

Timesheets	<p>The STE will complete a monthly timesheet according to the template provided, recording days worked. The STE will additionally be required to sign a daily attendance register at the SADC House in Gaborone.</p> <p>Fees will be due only for working days recorded in timesheets that are countersigned by:</p> <ul style="list-style-type: none"> - RA Manager - SIBE Task Manager
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7. Endorsement

SIBE Programme Coordinator	RA Manager	Task Manager	Director-Finance, Investment and Customs
Mike Nyamazana	Rado Razafindrakoto	Mario Lironel	S.L. Mtonakutha
Signature: Date:	Signature: Date:	Signature: Date :.....	Signature: Date:.....

ANNEXES TO TOR 0292/KRA2.4

ANNEX 1: Experts scoring grid

ANNEX 2: Botswana official holiday 2020/21 (non-working/fee days)

ANNEX 3: Gantt chart

ANNEX 4: Estimated budget

ANNEX 1.
Experts scoring grid

Qualifications and Experience STE1	Points*
Qualifications and skills:	20
University degree in a field related to the assignment such as Economics, Finance, Banking, Law or additional 10 years of related professional experience.	10
Excellent written and communication skills in English.	10
General professional experience:	30
Minimum 10 years of professional experience in the area of financial sector development.	20
Experience of training and workshop facilitation.	10
Specific professional experience:	50
Minimum 5 years of professional experience in fintech developments and cryptocurrencies policy and regulatory framework in developing countries and/or emerging markets.	20
Knowledge of the issues and challenges in the SADC region in terms of financial technology, crypto assets, digital ledger technologies and cyber security will be considered as an asset.	10
<ul style="list-style-type: none"> • Experience of working in a developing and/or emerging economy environment will be considered as an asset. • Knowledge of AML/CFT principles will also be an advantage 	15
Fluency and exceptional drafting and reporting skills in English is required.	5
Score	100

ANNEX 2: Botswana official holidays 2021-2022¹

Date	Day	Occasion
1 January	Friday	New Year's Day
2 April	Friday	Good Friday
3 April	Saturday	Public Holiday
5 April	Monday	Easter Monday
1 May	Saturday	Labour Day
13 May	Thursday	Ascension Day
1 July	Thursday	Sir Seretse Khama Day
19 July	Monday	President's Day
20 July	Tuesday	Public Holiday
30 September	Thursday	Botswana Day
1 October	Friday	Public Holiday
25 December	Saturday	Christmas
26 December	Sunday	Boxing Day
27 December	Monday	Public Holiday
1 January 2022	Saturday	New Year's Day
3 January 2022	Monday	Public Holiday

¹ Please note that these dates are indicative and subject to confirmation by the Government of the Republic of Botswana.

ANNEX 3: Gantt Chart

	Task Description	Duration (days)	Start Date	End Date	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15	Week 16	Week 17	Week 18	Week 19	Week 20	Week 21	Week 22	
1	Inception period and translation of the report	15	02-Aug	13-Aug	■	■																					
2	Data collection	25	16-Aug	17-Sep			■	■	■	■	■																
3	Data analysis and submission of Report	30	20-Sep	22-Oct								■	■	■	■	■											
	Translation of documents	5 weeks (25 days)	25-Oct	26-Nov													■	■	■	■	■						
4	Validation Workshop	10	29-Nov	10-Dec																		■	■				
5	Submission of the final report	10	13-Dec	14-Jan																					■	■	

ANNEX 4. Estimate budget