

Athens, 31.01.2020

**Global Water Partnership – Mediterranean (GWP – Med)**  
**Legally and lawfully represented by the non-profit society**  
**MEDITERRANEAN INFORMATION OFFICE FOR ENVIRONMENT, CULTURE AND**  
**SUSTAINABLE DEVELOPMENT – MIO ECSDE**

**Title of Call:**

**CALL FOR OFFERS**  
for a Pilot Project:  
**Flood insurance in the areas of**  
**Skadar/Shkoder Lake – Buna/Bojana**  
**River, and Struga in Ohrid Lake**

**SUBMISSION OF OFFERS BY: February 24<sup>th</sup> 2020**

**BUDGET CEILING: USD 230.000 inclusive of all taxes**

**AWARDING CRITERION:** The most economically advantageous offer based on the best price/quality ratio

## 1. CONTRACTING AUTHORITY - PROJECT SCOPE AND DESCRIPTION

### 1.1 Contracting Authority

Contracting Authority	The MEDITERRANEAN INFORMATION OFFICE FOR ENVIRONMENT, CULTURE AND SUSTAINABLE DEVELOPMENT – MIO ECSDE as host institute and legal body representing Global Water Partnership – Mediterranean (GWP – Med)
Address	12, Kyrristou St. 105 56 Athens, Greece
Tel. No / Fax No	+30-210-3247490, 3247267
Email	Secretariat@gwpmwed.org
Contact person	Mr. Dimitris Faloutsos or Mr. Nikos Michopoulos Tel: +30-210-3247267, - 2103247490   e-mail: <a href="mailto:dimitris@gwpmwed.org">dimitris@gwpmwed.org</a> and <a href="mailto:nikos@gwpmwed.org">nikos@gwpmwed.org</a>

The Contracting authority is a non-profit organization based in Greece.

<https://www.gwp.org/en/GWP-Mediterranean>

<http://mio-ecsde.org/>

### 1.2 Type of procedure – Funding of project under procurement

Open procedure - CALL for OFFERS

The Project is funded by Global Environment Facility - GEF, through United Nations Development Programme - UNDP Albania.

### 1.3 Project Scope - Description

In the context of GEF/UNDP/GWP-Med Project “Enabling Transboundary Cooperation and Integrated Water Resources Management in the Extended Drin River Basin”, GWP-Med is conducting this open call for offers for the realization of the Pilot Project “Flood insurance in the areas of Skadar/Shkoder Lake – Buna/Bojana River, and Struga in Ohrid Lake” (from this point forward referred to as the “project”). This project is to be performed by any natural or legal person or entity who meet the legal, financial and technical conditions laid down in this Call where they possess adequate professional experience and capacity which will be selected under the described procedure. The details of the project and the selection procedure are defined in the present document and the attached TORs. The attached TORs form an integral part of the present document.

Offers must be submitted for the entire project. Offers for part of the project, will not be accepted.

Project budget amounts to the maximum sum of USD **230.000, inclusive of all taxes and VAT**. This amount includes all costs, taxes ,VAT and any other amount payable or cost that may be required for the completion and submission of an offer. All sums will be payable in USD.

The Participants shall bear all costs associated with the preparation and submission of their offer. The Contracting Authority will in no case be responsible or liable for such costs, whatever the conduct or outcome of the procedure. The Contracting Authority will neither be responsible for, nor cover, any expenses or losses incurred by the participants for any site visits and inspections or any other aspect of their offer.

Awarding criterion: the most economically advantageous offer on the basis of best quality / price ratio.

Duration of contract: 1/3/2020 – 31/01/2021

Place of works: Areas under flood risk in Skadar/Shkoder Lake – Buna/Bojana River watersheds, and Struga in Ohrid Lake watershed in Albania, Montenegro and North Macedonia

#### **1.4 Place and Time of Submission of offers**

Interested Participants should submit their offers on their own responsibility, either in person or through a specially authorized representative, or by sending it by registered prepaid post with delivery receipt, at the premises of :

**GWP-Med Secreariat**

**Address : 12, Kyrristou str., 105 56 Athens, Greece**

on the condition that offers shall reach GWP-Med office's premises **by: February 24<sup>th</sup> 2020**

The external envelope must bear the following statement:

**Offer for the realization of the Pilot Project "Flood insurance in the areas of Skadar/Shkoder Lake – Buna/Bojana River, and Struga in Ohrid Lake"**

Offers submitted after the specified date or offers that have been duly posted but have not reached the designated place in good time, shall not be taken into consideration and shall be returned as inadmissible, without being opened.

**Attention: The main envelope should contain the financial offer in a separate sealed envelope with the indication Financial Offer for the Pilot Project "Flood insurance in the areas of Skadar/Shkoder Lake – Buna/Bojana River, and Struga in Ohrid Lake"**

The Contracting Authority bears no liability whatsoever for any late delivery of offers or for the contents of its accompanying folders.

## **1.5 Publication**

The present call for Offers is posted on the website of GWP-Med ([www.gwp-med.org](http://www.gwp-med.org)), in the UNDP website and in the local press in Albania, Montenegro, North Macedonia and Greece.

## **1.6 Principles applied in the Procedure**

Participants are committed:

- a) To comply with applicable obligations in the fields of environmental, social and labour law established by EU legislation, national legislation in the countries where the Pilot project is to be implemented and other applicable provisions, in the performance of the contract
- b) Not to act in an unfair, unlawful or abusive manner during both, the procurement procedure and the performance of the contract
- c) To take all appropriate measures in order to safeguard the confidentiality of any information submitted as such
- d) By submitting their offer, Participants are accepting that this procedure and the contract to be signed are regulated by MIO-ECSDE Code of Conduct, and the Greek and EU law, except for the technical execution of the project, which is regulated by the laws, acts and regulations of the countries where the Pilot project is to be implemented. Particular attention is drawn to the conditions concerning the employment of labour in Albania and/or North Macedonia and/or Montenegro and the obligation to comply with all regulations, rules or instructions concerning the conditions of employment.

## **2. GENERAL AND SPECIAL CONDITIONS**

### **2.1 General Information**

#### **2.1.1 Tender Documents**

The documents governing this procedure and the performance of the contract under procurement are:

- a. The present call for offers and the ToRs
- b. Any clarifications and additional information provided
- c. The solemn Self-Declaration Establishing the Eligibility and Qualifications of the Participant, (Annex 2)
- d. The draft contract (Annex 6)

#### **2.1.2 Clarifications**

Requests for clarifications should be submitted by email, the latest, ten (10) days before the closing date of this call for offers, i.e. until 10/02/2020

The answers / additional information will be published on the website of GWP-Med six (6) days before the closing date of this call for offers i.e. by 18/02/2020 the latest.

### **2.1.3 Language**

The language of this procedure, the tender documents and the offers is English. Any documentation (certificates, etc) submitted in any other language should be accompanied by a translation in English, certified by a lawyer or public authority.

## **2.2 ELIGIBILITY CONDITIONS –PARTICIPATION REQUIREMENTS**

### **2.2.1 Eligibility Conditions**

Participation in the present call for offers is open, on equal terms, to any natural or legal person or entity who meet the legal, financial and technical conditions laid down in this Call where they possess adequate professional experience and capacity.

### **2.2.2 Disqualification**

Participants will be disqualified from this call for offers:

(a) if they have been sentenced under a *res judicata* court judgment for:

- i. Participation in a criminal organization
- ii. Bribery
- iii. Fraud
- iv. Money laundering
- v. Terrorist acts or crimes connected to terrorism
- vi. Misappropriation, swindling, extortion, forgery, perjury, and fraudulent bankruptcy.
- vii. Child labour

(b) if they are bankrupt or if they are the subject of proceedings for a declaration of bankruptcy (save for legal persons operating under public law, local government organizations and public organizations).

(c) if they are under liquidation or they are the subject for a declaration of liquidation (only for legal entities) or they are under any other analogous situation, for non-domestic participants.

(d) if they have not fulfilled their obligations relating to the payment of social security contributions according to the laws of their country of establishment.

(e) if they have not fulfilled their obligations relating to the payment of taxes and dues

according to the laws of their country of establishment.

(f) for domestic, non-domestic natural or legal persons or entities, if they have committed the same or similar actions or omissions, if they have committed the same or similar offences, if they have been imposed with sanctions similar to the above, according to the legislative and regulatory provisions applicable per case, or if they are under liquidation, if they are under any other analogous situation or if they are the subject for a declaration of liquidation according to the above regulations or any other analogous situation.

(g) if they have been found guilty of grave professional misconduct, including distortion of competition

(h) if there are sufficiently plausible indications to conclude that they have entered into agreements aimed at distorting competition

(i) where a conflict of interests cannot be effectively remedied by other, less intrusive measures

(j) where a distortion of competition from the prior involvement of the participants in the preparation of the procurement procedure cannot be remedied by other, less intrusive measures

(k) if they have been guilty of serious misrepresentation in supplying the information required for the verification of the absence of grounds of exclusion or the fulfilment of the selection criteria, have withheld such information or they are not able to submit the supporting documents required in **art. 4** of the present Document.

(l) if they have shown significant or persistent deficiencies in the performance of a public contract or of a contract with an international organization or a contract with the Contracting Authority

(m) if they have undertaken to unduly influence the decision-making process of the Contracting Authority, to obtain confidential information that may confer upon them undue advantages in the procurement procedure or to negligently provide misleading information that may have a material influence on decisions concerning exclusion, selection or award

In case one of the situations listed above under (g) – (m) applies, participants may provide evidence that they have taken measures, sufficient to demonstrate their reliability despite the existence of a relevant ground for exclusion. If such evidence is considered as sufficient, the participants concerned shall not be excluded from the procurement procedure.

(n) if they are included in the UNDP List 1267/1989 or the UN Ineligibility List.

### **2.2.3 Qualitative Requirements**

2.2.3.1 Offers which are in compliance with all the terms, conditions and specifications of this Call for Offers shall be accepted. Offers which deviate from the technical specifications or participation requirements of this Call shall be rejected.

2.2.3.2 Offers which are vague and incapable of assessment or offers containing terms that are contrary to those of this call and/or conditional offers shall be classified as ‘unacceptable’ and shall be rejected.

2.2.3.3 All Participants must be enrolled in one of the professional registers kept in the State of their establishment.

2.2.3.4 Technical and Professional Ability/ Qualification Requirements

**a. Participants in the call are required to have** solid experience in developing and managing complex projects in the area of watershed flood risk management or environmental economics or environment or sustainable development. Participants are required to have a record of minimum 3 projects over the last 10 years of comparable nature and degree of complexity (e.g. flood management, environmental economics assessment, damage and loss assessment, development of climate risk transfer and risk financing instruments, willingness to pay surveys, development of climate risk insurance products or similar; the list is not exhaustive).

A list of projects must be submitted, including the name of the project, the end client(s), the budget of the project and its duration, along with contact details for reference checking purposes (please indicate the e-mail addresses of contact persons). In so listing the end clients, the Participant is giving a consent to the Contracting Authority, to contact the relevant clients for reference checking purposes (concerns points a.& b.).

**b. The scope of work requires an interdisciplinary team** of skilled **experts** with previous experience in activities similar to those that this pilot project entails, e.g. flood management, environmental economics assessment, damage and loss assessment, development of climate risk transfer and risk financing instruments, willingness to pay surveys, environmental/watershed/flood risk management projects etc. Team members should possess excellent relevant technical and drafting skills in order to successfully implement the assignment. In this context, the team of experts should be able to respond to the requirements of a number of **mandatory areas of expertise** described in Table 1 below (***The inclusion of experts so as the team responds to every area of expertise defined in the table below is mandatory. If the qualifications of an expert covers the requirements of more than one area of expertise, that expert can be also proposed for these other areas. Failure to provide relevant expertise for any of the proposed areas is considered a ground for disqualification.***)

**c.** In addition, the Consultant may propose -as they deem appropriate- additional experts covering other specific areas of expertise, e.g. stakeholders’ participation and consultation; gender analysis and mainstreaming etc.

The requirements presented in Table 1 are the minimum requested. Qualifications additional to the minimum requested per category will receive additional score under the evaluation process.

**TABLE 1**

	<b>Team members and/or areas of expertise</b>	<b>Qualifications</b>	<b>Workload (in expert-days)</b>
<b>1.</b>	Team Leader	○ Advanced university degree (MSc or equivalent) in relevant field (Hydrology, Environmental	

		<p>Economics, Finance, Business Administration, International Development, Social Science and/or related fields or similar), PhD will be considered a strong asset.</p> <ul style="list-style-type: none"> <li>○ Minimum 10 years of professional experience in similar assignments.</li> <li>○ Experience as a team leader from at least 2 relevant projects (environmental economics assessment, development of climate risk transfer and risk financing instruments, willingness to pay surveys, environmental/watershed flood risk management projects or similar) of comparable nature and degree of complexity. Knowledge of the Balkan socio-economic context would be an asset.</li> </ul>	
	<b>2. Insurance Expert</b>	<ul style="list-style-type: none"> <li>○ Advanced university degree (MSc or equivalent) in the field of economics or related field. PhD will be considered an asset.</li> <li>○ At least 7 years of international professional or academic experience in the field of risk management, insurance and actuarial profession.</li> <li>○ Knowledge on insurance products and insurance markets review and related feasibility studies or similar; experience from at least 1 project.</li> <li>○ Experience from at least 1 project in environment related risk transfer.</li> <li>○ Knowledge of the institutional and legal environment for insurance market in the Balkans would be an asset.</li> </ul>	
	<b>3. Flood Management Expert</b>	<ul style="list-style-type: none"> <li>○ Advanced university degree (MSc or equivalent) in civil/hydraulic engineering, hydrology, hydrogeology, flood risk management.</li> <li>○ Relevant experience / assignments that involve floods / hydraulic modelling, flood risk management planning (minimum 1 project required).</li> <li>○ Experience from at least 1 project in undertaking flood risk and vulnerability assessments.</li> </ul>	
	<b>4. Environmental Economics Expert</b>	<ul style="list-style-type: none"> <li>○ University degree in Environmental management, Economics or similar.</li> <li>○ Minimum 7 years of professional experience in economic and social policies development, regional/sectoral economics and sustainability, economic forecasts, capital markets, local financing, willingness-to-pay / willingness-to-accept analyses, economic valuation studies, complex feasibility studies or similar.</li> <li>○ Experience from at least 2 projects in economic impact analysis and appraisal of flood impacts, natural resources policies and flood management or similar.</li> </ul>	

6.	Socio-economics Survey Expert	<ul style="list-style-type: none"> <li>○ University degree in Environmental management, Economics, Social Science, Development Studies, or related field.</li> <li>○ At least 4 years of relevant experience on the socio-economic development field and/or economic development modelling/related consultancy services or similar.</li> <li>○ Experience from at least 1 project in flood risk related socio-economic work, including economic assessments, socio-economic surveys, human geography, social impact assessments, climate change, and statistical analysis or similar.</li> </ul>	
5.	Database and GIS management Expert	<ul style="list-style-type: none"> <li>○ University degree in engineering, computer science, geospatial sciences or similar.</li> <li>○ At least 5 years of professional experience from (at least 3 projects) projects/assignments as a GIS/database management expert.</li> <li>○ Experience from at least 1 project in developing of bespoke GIS-based models.</li> </ul>	

**NOTES:**

- There is no limitation on the number of experts per area of expertise, but only the lead expert per area of expertise will be evaluated according to the detailed evaluation / scoring. Thus, please indicate the lead expert for each area of expertise.
- If the qualifications of an expert covers the requirements of more than one area of expertise, that expert can be also proposed for these other areas.
- Additional experts, covering a range of other related expertise considered and justified as necessary by the participant will be evaluated in addition.
- The number of planned man-days per expert/area of expertise need to be indicated in the Participant’s proposal. The estimated number of required expert-days per area of expertise should be indicated as in the table above.
- **Failure to cover all areas of expertise is considered grounds for disqualification.**
- **The Participant should demonstrate ability to cooperate with local authorities for the collection of data by means of including in the synthesis of the team experts from Albania, Montenegro and North Macedonia. These experts may or may not be lead experts per area of expertise.**

**3. PREPARATION AND SUBMISSION OF OFFERS - CONTENTS OF OFFERS**

**3.1 General requirements**

**Offers must be submitted in English.** All supporting documents, technical terms and manuals must be also issued or translated in English.

Offers must be submitted according to the templates provided for in Annexes 1-4

Offers must be valid and binding for the Participants for **180 days** from the day after the last date of their submission. An offer stating a shorter validity period shall be rejected as

inadmissible. The validity of an offer may be extended if so requested by the Contracting Authority before it expires, for a further period of **5 months**.

No variants shall be accepted, and they shall be rejected as inadmissible. If any variants are submitted, they shall not be taken into consideration. Any Participant who submits such kind of offer, shall not be entitled to protest on any grounds or to invoke grounds for appeal against such a rejection.

### **3.2 Content of offer**

Offers must be submitted according to the requirements under section 1.4

The external envelope must be sealed. The external envelope must contain two (2) individually sealed folders, as following:

**3.2.1 FOLDER A «PARTICIPATION DOCUMENTS – TECHNICAL OFFER»** to be submitted by each Participant, must include:

**A. Submission Letter** (in the form attached hereto in Annex 1)

**B. The solemn Self-Declaration Establishing the Eligibility and Qualifications of the Participant**, (Annex 2)

It is an updated self-declaration, in a standard form provided in Annex 2 as preliminary evidence in replacement of certificates issued by public authorities or third parties confirming that the Participant fulfils the following conditions:

- (a) it does not meet any grounds for disqualification;
- (b) it meets the selection criteria set out in the present Document;
- (c) it shall provide the relevant information as required by the Contracting Authority.

The Contracting Authority reserves the right to ask Participants, at any moment during the procedure, to submit all or part of the supporting documents where this is necessary to ensure the proper conduct of the procedure.

The **solemn Self-Declaration** is produced by every legal entity (natural or legal person) submitting an offer. It is signed:

- aa) in case of limited liability companies and personal companies (general and unlimited partnerships), by administrators;
- bb) in case of societe anonyme, by the Chief Executive Officer;
- cc) in any other case, by the legal representative

**C. The Technical Offer Form** in the form attached hereto in Annex 3). The Technical offer shall be in conformity to the Project Description in the TOR (**Annex 5**) of the present Call for Offers and the following documents as described under Section 1-3 in Annex3.

### **3.2.2 CONTENTS OF FOLDER B «FINANCIAL OFFER»**

3.2.2.1. **Folder B «FINANCIAL OFFER»**, to be submitted by the Participants must contain the Financial Offer, established on the format provided in Annex 4, not exceeding the total amount set in this Call for Offers, inclusive of all taxes, bank costs and any other expenses. The Financial Offer must cover all Participants’ obligations under the contract. The Financial Offer **SHOULD BE SUBMITTED IN A SEPARATELY SEALED ENVELOPE**.

3.2.2.2. Prices shall be necessarily indicated in **USD, for comparison reasons**, and any quoted rates are to take into consideration all double handling of material as well as compliance with relevant standards, legal notices and health and safety procedures. Prices must be indicated both in numbers and in words.

3.2.2.3 Offers that do not indicate their prices in USD or offers that indicate an equivalency between USD and foreign currencies shall be rejected as inadmissible.

3.2.2.4 If the offered price is not clearly and expressly mentioned, the offer shall be rejected as inadmissible.

3.2.2.5 Any costs, expenses or services not expressly mentioned in the offer is regarded as being offered for free.

3.2.2.6 Offer prices shall remain unchanged throughout the offer validity period. In case an extension of offer validity period is requested, Participants shall not be entitled, when giving their consent for such an extension, to submit new or amended price lists.

3.2.2.7 The Contracting Authority shall reserve the right to request that Participants submit any information required for the documentation of the prices offered.

**3.2.3 AWARD CRITERION – EVALUATION OF OFFERS**

**3.2.3.1 Award criterion**

The Award criterion is the most economically advantageous tender on the basis of best price / quality ratio.

Offers shall be evaluated as follows:

Name of Natural or Legal person or Entity:			
(1) Criterion	(2) weighting (w)	(3) points of criterion (c), 100-150	(4) Score = (2) x (3)
Approach and Implementation Plan	30%		
Expertise of Natural or Legal person or Entity	40%		
Personnel / Team composition / Management	30%		
<b>UTO</b>	100%		

### **3.2.3.2 Evaluation of Technical Offers**

Scoring for each evaluation criteria starts from 100 points (when minimum requirements are met) up until maximum 150 points. For Criterion 1 – Approach and Methodology the max score can be 150 points depending the length, detail and structure of the information provided. Each evaluation criteria is evaluated autonomously. The final scoring of each evaluation criteria is the outcome of its scoring multiplied by the corresponding weighting factor. The overall score of the technical offer is the sum of the final scoring of all the evaluation criteria.

The overall score of the technical offer is calculated on the basis of the following formula:

$$\text{UTO} = w_1 \times c_1 + w_2 \times c_2 + \dots$$

where  $w_1 + w_2 + \dots = 100$

**For the overall score which will determine the ranking of offers, technical evaluation will be weighted with 70%.**

### **3.2.3.3 Evaluation of the Financial Offer**

Each financial offer is evaluated on the basis of the following formula:

$$\text{UFO} = 100 \times \frac{\text{max amount}}{\text{amount in financial offer}}$$

**For the overall score which will determine the ranking of offers, financial evaluation will be weighted with 30%.**

Offers which have been rejected as inadmissible or as not meeting the minimum requirements shall not be evaluated.

### **3.2.3.4 Identification of the most economically advantageous offer on the basis of best price / quality ratio**

The final listing of the most economically advantageous offers will be made on the basis of the following formula:

$$U = \text{UTO} \times 70\% + \text{UFO} \times 30\%$$

Where U is the total scoring of each offer

The most economically advantageous offers is the one with the greatest value of U.

In case of equal overall scores, the retained offer shall be the one whose corresponding technical Offer received the highest rating.

#### **4. Evidence to be submitted following offer evaluation**

**4.2.1** Following offer evaluation, the Participant to whom the project is to be awarded (provisional contractor) must submit the award supporting documents required in each case in a folder marked "**Award Supporting Documents**" **within a deadline which cannot be less than ten (10) days or higher than twenty (20) days** from the relevant notice. The contracting authority may extend the above deadline if adequately reasoned for fifteen (15) more days maximum.

If the inspection of the above supporting documents shows that the particulars declared in the solemn Self-Declaration are false or inaccurate, the provisional contractor shall be forfeited and the project shall be awarded to the Participant who submitted the next most economically advantageous offer. If no Participant has submitted any true or accurate declaration, the award procedure shall be cancelled. The same applies if the provisional contractor does not submit the necessary originals or copies of the above supporting documents within the prescribed time period or if the supporting documents duly and timely produced do not prove absence of grounds for disqualification.

**4.2.2** In order to prove that a disqualification ground does not apply, participants must submit the following evidence:

**a. Extract from the Criminal Records** issued up to two (2) months prior to the date of its submission. The obligation to furnish the above extract concerns:

aa) in case of limited liability companies and personal companies (general and limited partnerships), the administrators;

bb) in case of societe anonyme, the Chief Executive Officer and all members of the Board of Directors.

**b. Official registration certificate**, VAT number registration and legal status form. Certificates regarding the legal representation of legal entities have to be issued up to thirty (30) working days prior to the date of their submission.

**c. Certificate proving the payment of taxes**, valid at the date of its submission

**d. Certificate proving the payment of social security contributions** valid at the date of its submission

**e. Certificate** that the economic operator is not bankrupt or is not the subject of restructuring or special liquidation proceedings, where its assets are not being administered by a liquidator or by the court, where it is not in an arrangement with creditors, where its business activities are not suspended or it is not in any analogous situation arising from a similar procedure under national laws and regulations.

**f. a declaration on oath** or, in countries where there is no provision for declarations on oath, by a solemn declaration made by the person concerned before a competent judicial or

administrative authority, a notary or a competent professional or trade body, in the country of origin or in the country where the Participant is established, declaring that

(a) it has not been found guilty of grave professional misconduct, including distortion of competition

(b) it has not entered into agreements aimed at distorting competition

(c) there is no conflict of interests

(d) it has not been involved in the preparation of the procurement procedure

(e) it has not been guilty of serious misrepresentation in supplying the information required for the verification of the absence of grounds of exclusion or the fulfilment of the selection criteria, has not withheld such information or it is not able to submit the supporting documents required in **art. 4** of the present Document.

(f) it has not shown significant or persistent deficiencies in the performance of a public contract or of a contract with an international organization or a contract with the Contracting Authority

(g) it has not undertaken to unduly influence the decision-making process of the Contracting Authority, to obtain confidential information that may confer upon it undue advantages in the procurement procedure or to negligently provide misleading information that may have a material influence on decisions concerning exclusion, selection or award

(h) it is not included in the UNDP List 1267/1989 or the UN Ineligibility List.

**4.2.3** In case an extract from the Criminal Records or other certificate is not being issued in the country of origin / registration of the Participant, it can be replaced by a solemn statement from the persons liable to produce an extract of their criminal record, before a competent court or an administrative authority or a notary public of the country where the supplier is established, expressly stating the above.

## **5. Contract award - Cancellation**

### **5.1. Contract award - conclusion**

Following the positive inspection of the documentation provided under article 4, the Contracting Authority promptly notifies the award decision to all Participants, using all advisable means, such as fax, email, etc. for which a delivery receipt is provided and asks the contractor to sign the contract within twenty (20) days from dispatch of the relevant special written notice, and produce the necessary good performance guarantee accounting for 5% of the contract value without VAT.

### **5.2 Termination / cancelation / repetition / reformulation of the procurement procedure**

1. GWP-Med/MIO-ECSDE may, by a reasoned decision, and after the opinion of the competent body, cancel the procurement procedure by annulling the respective Call, either

due to failure to submit a tender or the rejection of all tenders or the exclusion of all bidders in accordance with the terms and conditions of the Call.

2. Cancellation of the procurement procedure may take place by a reasoned decision of the GWP-Med/MIO-ECSDE, in the following cases:

- i. due to the irregularity of the procurement procedure
- ii. if the financial and technical parameters related to the award process have changed substantially and the execution of the contractual object is no longer of interest to GWP-Med/MIO-ECSDE
- iii. if due to force majeure, the contract cannot be properly executed
- iv. if the tender selected is deemed not economically advantageous
- v. in case of expiry of the bids
- vi. in case the needs of GWP-Med/MIO-ECSDE and / or of the beneficiary (-ies) of the project have changed
- vii. in case the circumstances have changed resulting in the inability to deliver the contract / project (eg local community reactions, inability to fund, etc.).
- viii. in case of other imperative reasons of public interest such as for purposes of public health or environmental protection.

3. If errors or omissions are found at any stage of the award procedure, the GWP-Med/MIO-ECSDE may, after the opinion of the competent body, either cancel the proceedings partially or reshape the outcome accordingly or decide to repeat the procedure from the point where the error occurred. or omission.

4. GWP-Med/MIO-ECSDE also reserves the right, after the opinion of the competent body, to decide, in addition to the cancellation of the procurement procedure or the annulment of the Call, the repetition of any phase of the concluding procedure, as well, with or without modifying its terms or recourse to the negotiation process, provided it is in conformity with the Internal Rules and Regulations of GWP-MED /MIO-ECSDE.

5. Under no circumstances shall GWP-MED /MIO-ECSDE be obliged to pay to Bidders / Participants any compensation for expenses or other positive or consequential damages that may have been incurred by their participation in the proceedings.

**Annexes :**

- 1. Submission Letter**
- 2. Solemn Self Declaration**
- 3. Technical Offer Form**
- 4. Financial Offer Form**
- 5. Terms of Reference**
- 6. Draft Contract**

**THE CHAIRMAN**

**Prof. MICHAEL SCOULLOS**

## Annex 1: Submission Letter

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[insert: Location], [insert: Date]

To: GWP-MED, c/o MIO-ECSDE, 12 Kyristou str. 105 56 Athens, Greece

Dear Sir/Madam:

We, the undersigned, hereby offer to provide professional services for [insert: title of services] in accordance with your Call for Offers dated [insert: Date] and our Offers. We are hereby submitting our Offer, which includes the Technical Offer and Financial Offer sealed under a separate envelope.

We hereby declare that:

- a) All the information and statements made in this Offer are true and we accept that any misrepresentation contained in it may lead to our disqualification;
- b) We are currently not on the removed or suspended vendor list of the UN or other such lists of other UN agencies, nor are we associated with, any company or individual appearing on the 1267/1989 list of the UN Security Council;
- c) We have no outstanding bankruptcy or pending litigation or any legal action that could impair our operation as a going concern; and
- d) We do not employ, nor anticipate employing, any person who is or was recently employed by the UN or GWP-MED/MIO-ECSDE.

We confirm that we have read, understood and hereby accept the Terms of Reference describing the duties and responsibilities required of us in this Call for Offers.

We agree to abide by this Offer for [insert: period of validity as indicated in Call for Offers].

We undertake, if our Offer is accepted, to initiate the services not later than the date indicated in the Data Sheet.

We fully understand and recognize that GWP-MED/MIO-ECSDE is not bound to accept this Offer, that we shall bear all costs associated with its preparation and submission, and that GWP-MED/MIO-ECSDE will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation.

Yours sincerely,

Authorized Signature [In full and initials]: \_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Contact Details : \_\_\_\_\_

[please mark this letter with your corporate seal, if available]

**Annex 2: Solemn Self-Declaration Establishing the Eligibility and Qualifications of the Participant**

**Tender Information Form<sup>1</sup>**

**Part 1: Information concerning the call for offers**

Date: [insert date (as day, month and year) of Offer Submission]

Call for Offers:

Page \_\_\_\_\_ of \_\_\_\_\_ pages

**Part II: Information concerning the participant**

**A: INFORMATION ABOUT THE PARTICIPANT**

<b><i>Identification:</i></b>	<b><i>Answer:</i></b>
Name:	
VAT-number, if applicable: If no VAT-number is applicable, please indicate another national identification number, if required and applicable	
Postal address:	
Contact person or persons Telephone: E-mail: Internet address (web address) ( <i>if applicable</i> ):	
If applicable, is the economic operator registered on an official list of approved economic operators or does it have an equivalent certificate (e.g. under a national (pre)qualification system)?	[ ] Yes [ ] No [ ] Not applicable
<b><i>Form of participation:</i></b>	<b><i>Answer:</i></b>
Is the economic operator participating in the call for offers	[ ] Yes [ ] No

<sup>1</sup>The Tender shall fill in this Form in accordance with the instructions. Apart from providing additional information, no alterations to its format shall be permitted and no substitutions shall be accepted.

To be part of **FOLDER A “PARTICIPATION DOCUMENTS – TECHNICAL OFFER”**.

together with others <sup>2</sup> ?	
<b><i>If yes, please ensure that the others concerned provide a separate ESPD form.</i></b>	
<b>If yes:</b> (a) Please indicate the role of the economic operator in the group (leader, responsible for specific tasks.): (b) Please identify the other economic operators participating in the procurement procedure together: (c) Where applicable, name of the participating group:	(a):  (b):  (c):

<b>Actual or intended country of Registration/Operation:</b>	<b><i>[insert actual or intended Country of Registration]</i></b>
<b>Year of Registration:</b>	<b><i>[insert Participant's year of registration]</i></b>
<b>Countries of Operation</b>	<b><i>[insert Participant's countries of operation]</i></b>
No. of staff in each Country	<b><i>[insert Participant's No OF STAFF IN EACH COUNTRY OF operation]</i></b>
Years of Operation in each Country	<b><i>[insert Participant's YEARS of operation IN EACH COUNTRY]</i></b>

## **B: INFORMATION ABOUT REPRESENTATIVES OF THE ECONOMIC OPERATOR**

*Where applicable, please indicate the name(s) and address(es) of the person(s) empowered to represent the economic operator for the purposes of this procurement procedure:*

<b><i>Representation, if any:</i></b>	<b><i>Answer:</i></b>
Full name; accompanied by the date and place of birth, if required:	[.....] [.....]
Position/Acting in the capacity of:	[.....]
Postal address:	[.....]
Telephone:	[.....]
E-mail:	[.....]
If needed, please provide detailed	[.....]

<sup>2</sup> Notably as part of a group, consortium, joint venture or similar.

information on the representation (its forms, extent, purpose ...):	
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**Part III: Exclusion grounds**

**A: GROUNDS RELATING TO CRIMINAL CONVICTIONS**

<p><b>Grounds relating to criminal convictions under national provisions regarding</b></p> <p><i>(a) Participation in a criminal organization</i></p> <p><i>(b) Corruption</i></p> <p><i>(c) Fraud</i></p> <p><i>(d) Terrorist offences or offences linked to terrorist activities</i></p> <p><i>(e) Money laundering or terrorist financing</i></p> <p><i>(f) child labour and other forms of trafficking in human beings</i></p>	<p><b>Answer:</b></p>
<p>Has <b>the economic operator</b> itself or any <b>person</b> who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a <b>conviction</b> by final judgment for one of the reasons listed above, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><i>If the relevant documentation is available electronically, please indicate: (web address, issuing authority or body, precise reference of the documentation):</i>  [..... ] [..... ] [..... ]<sup>3</sup></p>
<p><b>If yes</b>, please indicate <sup>4</sup>:</p> <p>(a) Date of conviction, specify which of points 1 to 6 is concerned and the reason(s) for the conviction,</p> <p>(b) Identify who has been convicted [ ];</p> <p>(c) <b>Insofar as established directly in the conviction:</b></p>	<p>(a) Date: [ ], point(s): [ ], reason(s): [ ]</p> <p>(b) [.....]</p> <p>(c) Length of the period of exclusion [..... ] and the point(s) concerned [ 1</p> <p><i>If the relevant documentation is available electronically, please indicate: (web address, issuing authority or body, precise reference of the documentation):</i>  [..... ] [..... ] [..... ]<sup>5</sup></p>

<sup>3</sup> Please repeat as many times as needed.

<sup>4</sup> Please repeat as many times as needed.

In case of convictions, has the economic operator taken measures to demonstrate its reliability despite the existence of a relevant ground for exclusion <sup>6</sup> ('Self-Cleaning')?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes</b> , please describe the measures taken <sup>7</sup> :	[.....]

## B: GROUNDS RELATING TO THE PAYMENT OF TAXES OR SOCIAL SECURITY CONTRIBUTIONS

<b>Payment of taxes or social security contributions:</b>	<b>Answer:</b>	
Has the economic operator met all its <b>obligations relating to the payment of taxes or social security contributions</b> , both in the country in which it is established and in Greece if other than the country of establishment?	[ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No	
<b>If not</b> , please indicate: a) Country concerned; b) what is the amount concerned; c) How has this breach of obligations been established: 1) through a judicial or administrative <b>decision</b> : – Is this decision final and binding? – Please indicate the date of conviction or decision. – In case of conviction, <b>insofar as established <u>directly</u> therein</b> , the length of the period of exclusion: 2) by <b>other means</b> ? Please specify: d) has the economic operator fulfilled its obligations by paying or entering into a binding arrangement with a view to paying the taxes or social security contributions	<b>Taxes</b>	<b>Social contributions</b>
	(a) [.....] (b) [.....] (c1) [ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No – [ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No – [.....] – [.....] (c2) [.....] (d) [ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No If yes, please provide details: [.....]	(a) [.....] (b) [.....] (c1) [ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No – [ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No – [.....] – [.....] (c2) [.....] (c) [ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No If yes, please provide details: [.....]

<sup>5</sup> Please repeat as many times as needed.

<sup>6</sup> In accordance with national provisions implementing Article 57(6) of Directive 2014/24/EU.

<sup>7</sup> Taking into account the character of the crimes committed (punctual, repeated, systematic ... ), the explanation should show the adequacy of the measures to taken.

due, including, where applicable, any interest accrued or fines?		
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**C: GROUNDS RELATING TO INSOLVENCY, CONFLICTS OF INTERESTS OR PROFESSIONAL MISCONDUCT**

<i><b>Information concerning possible insolvency, conflict of interest or professional misconduct</b></i>	<i><b>Answer:</b></i>
Has the economic operator, <b>to its knowledge, breached its obligations</b> in the fields of <b>environmental, social and labour law</b> <sup>8</sup> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No  <b>If yes</b> , has the economic operator taken measures to demonstrate its reliability despite the existence of this ground for exclusion ('Self-Cleaning')? <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If it has</b> , please describe the measures taken:[ .....]
Is the economic operator in any of the following situations: (a) <b>Bankrupt</b> , or  (b) The <b>subject of insolvency</b> or winding-up proceedings, or  (c) In an <b>arrangement with creditors</b> , or  (d) In any analogous situation arising from a similar procedure under national laws and regulations, or  (e) That its assets are being administered by a liquidator or by the court, or  (f) That its business activities are suspended?  <b>If yes:</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No        — [ ..... ] — [ ..... ]

<sup>8</sup> As referred to for the purposes of this procurement in national law, in the relevant notice or the procurement documents or in Article 18(2) of Directive 2014/24/EU.

<p>— Please provide details:  — Please indicate the reasons for being able nevertheless to perform the contract, taking into account the applicable national rules and measures on the continuation of business in those circumstances?  <i>If the relevant documentation is available electronically, please indicate:</i></p>	
<p>Is the economic operator guilty of <b>grave professional misconduct</b>?  <b>If yes</b>, please provide details:</p>	<p>[ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No,  [ ..... ]  <b>If yes</b>, has the economic operator taken self-cleaning measures? [ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No  <b>If it has</b>, please describe the measures taken:  [ ..... ]</p>
<p>Has the economic operator entered into <b>agreements</b> with other economic operators aimed at <b>distorting competition</b>?  <b>If yes</b>, please provide details:</p>	<p>[ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No  [ ..... ]  <b>If yes</b>, has the economic operator taken self-cleaning measures? [ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No  If it has, please describe the measures taken:  [ ..... ]</p>
<p>Is the economic operator aware of any <b>conflict of interest</b> due to its participation in the procurement procedure?  <b>If yes</b>, please provide details:</p>	<p>[ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No  [ ..... ]</p>
<p>Has <b>the economic operator</b> or an undertaking related to it <b>advised</b> the contracting authority or contracting entity or otherwise been <b>involved in the preparation</b> of the procurement procedure?  <b>If yes</b>, please provide details:</p>	<p>[ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No  [ ..... ]</p>
<p>Has the economic operator experienced that a prior public contract, a prior contract with a contracting entity or a prior concession contract was <b>terminated early</b>, or that damages or other comparable sanctions were imposed in connection with that prior contract?  <b>If yes</b>, please provide details:</p>	<p>[ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No  [ ..... ]  <b>If yes</b>, has the economic operator taken self-cleaning measures?  [ <input type="checkbox"/> ] Yes [ <input type="checkbox"/> ] No  <b>If it has</b>, please describe the measures</p>

	taken: [.....]
<p>Can the economic operator confirm that:</p> <p>(a) It has not been guilty of serious <b>misrepresentation</b> in supplying the information required for the verification of the absence of grounds for exclusion or the fulfilment of the selection criteria,</p> <p>(b) It has <b>not withheld</b> such information,</p> <p>(c) It has been able, without delay, to submit the supporting documents required by a contracting authority or contracting entity, and</p> <p>(d) It has not undertaken to unduly influence the decision-making process of the contracting authority or contracting entity, to obtain confidential information that may confer upon it undue advantages in the procurement procedure or to negligently provide misleading information that may have a material influence on decisions concerning exclusion, selection or award?</p>	[ ] Yes [ ] No

**D: OTHER GROUNDS OF EXCLUSION**

Is the economic operator in the UNPD List 1267.1989 or UN Ineligibility List?	<input type="checkbox"/> YES or <input type="checkbox"/> NO
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**Part IV: Selection criteria**

Concerning the selection criteria (Section a or Sections A to D of this part), the economic operator declares that:

**GLOBAL INDICATION FOR ALL SELECTION CRITERIA**

*The economic operator should only fill in this field in case the contracting authority or contracting entity has indicated in the relevant notice or in the procurement documents referred to in the notice that the economic operator can limit itself to filling in Section a of Part IV without having to fill in any other Section of Part IV:*

<b>Meeting all required selection criteria</b>	<b>Answer</b>
It satisfies the required selection criteria:	[ ] Yes [ ] No

**A: TECHNICAL AND PROFESSIONAL ABILITY**

<b><i>The economic operator should only provide information where the selection criteria concerned have been required by the contracting authority or contracting entity in the relevant notice or in the procurement documents referred to in the notice.</i></b>									
<b><i>Technical and professional ability</i></b>	<b><i>Answer:</i></b>								
The economic operator has <b>provided the following main services of the type specified:</b> When drawing up the list, please indicate the amounts, dates and recipients:	<table border="1"> <thead> <tr> <th>Description</th> <th>amount</th> <th>date</th> <th>recipient</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Description	amount	date	recipient				
Description	amount	date	recipient						
The following <b>educational and professional qualifications</b> are held by: (a) The service provider or the contractor itself, <b>and/or</b> (depending on the requirements set out in the relevant notice or the procurement documents) (b) Its managerial staff:	(a) [ .....]  (b) [ .....]								
<b>The economic operator's average annual manpower</b> and the number of managerial staff for the last three years were as follows:	Year, average annual manpower: [ .....],[ ..... ], [ .....],[ ..... ],  [ .....],[ ..... ], Year, number of managerial staff: [ .....],[ ..... ], [ .....],[ ..... ], [ .....],[ ..... ]								
Does the economic operator intend to use local staff?	Yes [ ] No [ ]  Please indicate the number and position;  [.....]								

**B: QUALITY ASSURANCE SCHEMES AND ENVIRONMENTAL MANAGEMENT STANDARDS**

<b><i>The economic operator should <u>only</u> provide information where quality assurance schemes and/or environmental management standards have been required by the contracting authority or contracting entity in the relevant notice or in the procurement documents referred to in the notice.</i></b>	
<b><i>Quality Assurance Schemes and Environmental Management Standards</i></b>	<b><i>Answer:</i></b>
Will the economic operator be able to	<input type="checkbox"/> Yes <input type="checkbox"/> No

<p>produce <b>certificates drawn up</b> by independent bodies attesting that the economic operator complies with the required <b>quality assurance standards</b>, including accessibility for disabled persons?</p> <p><b>If not</b>, please explain why and specify which other means of proof concerning the quality assurance scheme can be provided:</p> <p><i>If the relevant documentation is available electronically, please indicate:</i></p>	<p>[.....] [.....]</p> <p><i>(web address, issuing authority or body, precise reference of the documentation):</i></p> <p>[.....] [.....] [.....]</p>
<p>Will the economic operator be able to produce <b>certificates drawn up</b> by independent bodies attesting that the economic operator complies with the required <b>environmental management systems or standards</b>?</p> <p><b>If not</b>, please explain why and specify which other means of proof concerning the <b>environmental management systems or standards</b> can be provided:</p> <p><i>If the relevant documentation is available electronically, please indicate:</i></p>	<p>[ <input type="checkbox"/> ]Yes [ <input type="checkbox"/> ]No</p> <p>[.....] [.....]</p> <p><i>(web address, issuing authority or body, precise reference of the documentation):</i></p> <p>[.....] [.....] [.....]</p>

**Part V: Concluding statements**

*The undersigned formally declare that the information stated above is accurate and correct and that it has been set out in full awareness of the consequences of serious misrepresentation.*

*The undersigned formally declare to be able, upon request and without delay, to provide the certificates and other forms of documentary evidence referred to, in the call for offers*

*The undersigned formally consent to MIO-ECSDE gaining access to the end clients of projects indicating technical ability, professional ability and past performance, for reference checking purposes.*

Date, place and, where required or necessary, signature (s): [.....]

## Annex 3: Technical Offer Form

**TECHNICAL OFFER FORMAT**  
INSERT TITLE OF THE SERVICES

Note: Technical Offers not submitted in this format may be rejected. The financial Offer should be included in separate envelope.

Name of Proposing Organization / Firm:	
Country of Registration:	
Name of Contact Person for this Offer:	
Address:	
Phone / Fax:	
Email:	

Subcontractors:

Name of Subcontractor 1 / Firm:	
Country of Registration:	
Name of Contact Person for this Offer:	
Address:	
Phone / Fax:	
Email:	

Name of Subcontractor 2 / Firm:	
Country of Registration:	
Name of Contact Person for this Offer:	
Address:	
Phone / Fax:	
Email:	

### **SECTION 1: APPROACH AND IMPLEMENTATION PLAN**

This section should demonstrate the Participant's responsiveness to the TOR by identifying the specific components proposed, addressing the requirements, as specified, point by point; providing a detailed description of the essential performance characteristics proposed; and demonstrating how the proposed methodology meets or exceeds the requirements.

1.1. Approach to the Service/Work Required: Please provide a detailed description of the methodology for how the Participant will achieve all objectives and tasks and deliver all outputs as described in the Terms of Reference of the project, keeping in mind the appropriateness to local conditions and project environment.

1.2. Implementation Timelines: The Participant shall submit a Gantt Chart or Project Schedule indicating the detailed sequence of activities that will be undertaken and their corresponding timing.

1.3 Subcontracting: Please explain whether any work would be subcontracted, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-contractors. Special attention should be given to providing a clear picture of the role of each entity and how everyone will function as a team.

1.4. Risks / Mitigation Measures: Please describe the potential risks for the implementation of this project that may impact achievement and timely completion of expected results as well as their quality. Describe measures that will be put in place to mitigate these risks.

1.5 Reporting and Monitoring: Please provide a brief description of the mechanisms proposed for this project for reporting to the Contracting Authority, including a reporting schedule.

1.6 Statement of Full Disclosure: This is intended to disclose any potential conflict in accordance with the definition of “conflict” under Section 4 of this document, if any.

## **SECTION 2 - EXPERTISE OF NATURAL OR LEGAL PERSON OR ENTITY**

*This section should fully explain the Participant’s resources in terms of personnel and facilities necessary for the implementation of this project.*

2.1 Brief Description of Participant: Provide a brief description of the Participant submitting the Offer, its legal mandates/authorized business activities, the year and country of incorporation, types of activities undertaken, and approximate annual budget, etc. Include reference to reputation, or any history of litigation and arbitration in which the organisation / firm has been involved that could adversely affect or impact the performance of services, indicating the status/result of such litigation/arbitration.

2.2 Financial Capacity: Provide the latest Financial Statement (Income Statement and Balance Sheet) duly certified by a Public Accountant, and with authentication of receiving by the Government’s Internal Revenue Authority. Include any indication of credit rating, industry rating, etc.

2.3. Track Record and Experiences: Provide the following information regarding corporate experience. Participants are required to have a record of minimum 3 projects over the last

10 years of comparable nature and degree of complexity which are related or relevant to those required for this Contract.

<i>Name of project</i>	<i>Client</i>	<i>Contract Value</i>	<i>Period of activity</i>	<i>Types of activities undertaken</i>	<i>Status or Date Completed</i>	<i>References Contact Details (Name, Phone, Email)</i>

**SECTION 3: PERSONNEL / TEAM COMPOSITION – EXPERT /MANAGEMENT**

**3.1 Management Structure:** Describe the overall management approach toward planning and implementing this activity. Include an organization chart for the management of the project describing the relationship of key positions and designations.

**3.2 Staff Time Allocation:**

Using the Table 1 provided in pages 7-9 of the present call indicate the names of the experts per area of expertise and the actual number of man-days allocated per expert for each of the areas of expertise. (Note: This table is crucial, and no substitution of expert will be tolerated once the contract has been awarded except in extreme circumstances and with the written approval of the Contracting Authority. If substitution is unavoidable it will be with a person who, in the opinion of the Contracting Authority project manager, is at least as experienced as the person being replaced, and subject to the approval of the Contracting Authority. No increase in costs will be considered as a result of any substitution.)

Also indicate the experts that will be used for each of the tasks listed in the ToR and provide a break-down of planned person-days per task and expert under each task.

**3.3 Qualifications of Experts.** Provide the CVs of Experts. CVs should demonstrate qualifications in areas of expertise as indicated in Table 1 at page 8 of the present call relevant to the Scope of Services. Please use the format below for each one of the proposed experts:

Name:	
Position for this Contract:	
Nationality:	
Contact information:	
Countries of Work Experience:	
Language Skills:	
Educational and other Qualifications:	
<b>Summary of Experience:</b>	Highlight experience in the region and on similar projects.
<b>Relevant Experience (From most recent):</b>	
Period: From – To	Name of activity/ Project/ Job Title and Activities

	funding organisation, if applicable:	undertaken/Description of actual role performed:
e.g. June 2014-January 2015		
Etc.		
Etc.		
<b>References no.1</b> (please list the required number of references as stated in the TOR):	Name Designation Organization Contact Information – Address; Phone; Email; etc.	
<b>Reference no.2</b>	Name Designation Organization Contact Information – Address; Phone; Email; etc.	
<b>Reference no.3</b>	Name Designation Organization Contact Information – Address; Phone; Email; etc.	
<p>Declaration:</p> <p>I confirm my intention to serve in the stated position and present availability to serve for the term of the proposed contract. I also understand that any wilful misstatement described above may lead to my disqualification, before or during my engagement.</p>		
<p>_____</p> <p>Signature of the Nominated Team Leader/Member</p>		<p>Date Signed</p>
<p>Date: .....</p> <p>Signature: .....</p> <p>To be completed and signed by the Participant (including each partner in a consortium/group).</p>		

## Annex 4: Financial Offer Form

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The Participant is required to submit the Financial Offer in an envelope separate from the rest of the offer as indicated in the Instruction to Participants.

The Financial Offer must provide a detailed cost breakdown. Provide separate figures for each functional grouping or category.

Any estimates for cost-reimbursable items, such as travel and out-of-pocket expenses, should be listed separately.

The format shown on the following pages is suggested for use as a guide in preparing the Financial Offer. The format includes specific expenditures, which may or may not be required or applicable but are indicated to serve as examples.

**A. Cost Breakdown per Phase; the expected deliverables Tasks per phase can be found in the ToR**

TASKS / Phases (the full description of the phases and tanks are given in the ToR in Annex 5)	Main Outputs / Deliverables	Percentage of Total Price	Price USD (Lump Sum, All Inclusive)
<p><b>Phase 1. Inception phase</b></p> <p>a. Develop/identify scope, method and tools for undertaking willingness to pay (WTP) surveys for flood insurance and private sector risk financing in the two study areas.</p> <p>b. Identify data requirements and availability for implementing the Pilot project. Assessment of data availability leading to the identification of data gaps for the socio-economic vulnerability characterization of the study areas.</p> <p>c. Develop methods and tools for undertaking necessary surveys to collect needed information for successfully implementing the Pilot Project.</p> <p>e. Prepare Inception Report</p>	<p>Inception meetings</p> <p>Inception Report</p>		
<p><b>Phase 2. Data collection and analysis of existing conditions</b></p> <p>a. Data collection</p> <p>b. Analysis of existing socio-economic and vulnerability data availability and quality</p> <p>c. Undertake field surveys to fully characterise study areas' socio-economic conditions</p>	<p>Consultation meetings and related reports</p> <p>Report including:</p> <ul style="list-style-type: none"> <li>- Data availability and quality analysis.</li> <li>- Characterization of the socio-economic status of the communities and their flood vulnerability.</li> </ul>		<p>\$---</p>

<p><b>Phase 3: Socio-economic vulnerability assessment and characterisation of study areas</b></p> <p>a. Collect and review all existing hazard data for Skadar/Shkoder and Bojana-Buna, and Struga study areas.</p> <p>b. Develop a methodology for combining the hazard data with socio-economic data</p> <p>c. Develop GIS-based tool to integrate various spatial socio-economic data with the flood hazard maps, perform vulnerability assessment, produce risk and vulnerability maps which will include damages and losses, and loss of life estimates.</p> <p>d. Undertake socio-economic risk, vulnerability and damages modelling and assessment to fully map vulnerability and damages within the Skadar/Shkoder and Bojana-Buna, and Struga study areas</p> <p>e. Undertake feasibility studies into various types of ex-ante flood insurance including indemnity and index-based flood insurance schemes</p> <p>f. Undertake a cost/benefit analysis of flood insurance</p>	<p>GIS-based tool for flood damage and loss calculation and vulnerability mapping.</p> <p>Report including:</p> <ul style="list-style-type: none"> <li>- Flood vulnerability, flood damages and losses in the study areas.</li> <li>- Feasibility studies into various types of ex-ante flood insurance including indemnity and index-based flood insurance schemes for Drin Basin and cost-benefit analysis of flood insurance for Drin Basin.</li> </ul>		<p>\$---</p>
<p><b>Phase 4: Willingness to pay survey of outline flood insurance scheme</b></p> <p>4.1 Analyse recent catastrophe risk management approaches and related measures taken. Identify and quantify financial risk management instruments currently applied in riparian countries.</p> <p>4.2 Review of the insurance sector in the study areas.</p> <p>4.3 Identify and characterise existing insurance products or develop indicative insurance products</p>	<p>Report:</p> <ul style="list-style-type: none"> <li>- Existing disaster risk and recovery legislative and policy frameworks, and existing instruments/methods of disaster risk and recovery financing in riparian countries, focusing on flood risk.</li> <li>- Existing insurance products and</li> </ul>		

<p>4.4 Undertake focus group research involving insurance experts</p> <p>4.5 Undertake focus groups research with representatives of households</p> <p>4.6 Based on the results of the households focus groups, conduct a preliminary concept testing of the flood insurance products. Conduct the survey of willingness to pay for proposed flood insurance products.</p> <p>4.7 Undertake research in focus groups consisting of representatives of business sector</p> <p>4.8 Based on the results of the business sector focus groups, conduct a preliminary concept testing of the flood insurance scheme. Conduct the survey of willingness to pay for proposed flood insurance scheme</p> <p>4.9 Undertake research in focus groups consisting of representatives of public sector</p> <p>4.10 Based on the results of the public sector focus groups, conduct a preliminary concept testing of the flood insurance scheme. Conduct the survey of willingness to pay for proposed flood insurance scheme</p> <p>4.11 Undertake research in focus groups consisting of representatives of agricultural households about possible flood insurance scheme</p> <p>4.12 Based on the results of the agricultural household focus groups, conduct a preliminary concept testing of the flood insurance scheme. Conduct the survey of willingness to pay for proposed flood insurance scheme</p>	<p>proposed/ indicative insurance products that can be offered for ex-ante risk management;</p> <p>Report on the analysis of the results of the research by focus groups and WTP surveys and recommendations for the flood product/insurance scheme as well as the willingness to pay of households, business sector, public sector and agricultural households.</p> <p>Consultation meetings and related reports</p>		<p>\$---</p>
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<p><b>Phase 5: Private Sector Willingness to contribute to/subsidise flood insurance</b></p> <p>5.1 Identify key private/productive sector players who can be engaged in flood risk reduction and identify the key drivers and approaches for engagement of the private/productive sector in flood risk reduction in Drin basin.</p> <p>5.2 Develop and implement surveys to examine private sector willingness to support authorities with providing sufficient risk reduction. Identify which FRM activities they would a willingness to contribute to</p> <p>5.3 Conduct focus group workshops with key private/productive sector players as well as key informant interviews (e.g. policy makers)</p> <p>5.4 Develop survey methodology and material to examine the willingness of sector players to contribute to/subsidise flood insurance</p> <p>5.5 Conduct private/productive sector surveys and undertake feasibility assessment of key private/productive sector players to determine their interest in contributing to/subsidising flood insurance</p>	<p>Report including:</p> <ul style="list-style-type: none"> <li>- Identification of key private/productive sector players</li> <li>- Analysis of the results of the research by focus groups and surveys – Private sector contributors.</li> <li>- Survey methodology and material to examine the willingness of private/productive sector players to contribute to flood insurance</li> <li>- Feasibility Report on Private Sector willingness to contribute to/subsidise flood risk reduction financing and flood risk reduction financing mechanisms</li> </ul> <p>Consultation meetings and related reports</p>		<p>\$---</p>
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B. Cost Breakdown per phase:

The Participants are requested to provide the cost breakdown for each phase (see ToR) based on the following format. The Contracting Authority will use the cost breakdown for the price reasonability assessment purposes as well as the calculation of price in the event that both parties have agreed to add new deliverables to the scope of Services.

Phases (the full description of the phases and tanks are given in the ToR in Annex 5)	Remuneration per Unit of Time (e.g., day, month, etc.) or per Item	Number of Units/Items	No. of Personnel	Total
<b>Phase No 1</b>				
<b>1. Personnel Services</b>				
1a. Expertise 1				
1b. Expertise 2				
1c. Expertise 3				
1d.				
1e.				
2. Travel Costs				
3. Daily Allowance				
4. Communications				
5. Printing Costs				
6. Communication				
7. Others				
<b>Phase No 2</b>				
<b>1. Personnel Services</b>				
1a. Expertise 1				
1b. Expertise 2				
1c. Expertise 3				
1d.				
1e.				
2. Travel Costs				
3. Daily Allowance				
4. Communications				
5. Printing Costs				
6. Communication				
7. Others				
<b>Phase No 3</b>				
<b>1. Personnel Services</b>				
1a. Expertise 1				
1b. Expertise 2				
1c. Expertise 3				
1d.				
1e.				
2. Travel Costs				

3. Daily Allowance				
4. Communications				
5. Printing Costs				
6. Communication				
7. Others				
<b>Phase No 4</b>				
<b>1. Personnel Services</b>				
1a. Expertise 1				
1b. Expertise 2				
1c. Expertise 3				
1d.				
1e.				
2. Travel Costs				
3. Daily Allowance				
4. Communications				
5. Printing Costs				
6. Communication				
7. Others				
<b>Phase No 5</b>				
1a. Expertise 1				
1b. Expertise 2				
1c. Expertise 3				
1d.				
1e.				
2. Travel Costs				
3. Daily Allowance				
4. Communications				
5. Printing Costs				
6. Communication				
7. Others				

## Annex : 5 Terms Of Reference



Enabling  
& Transboundary Cooperation  
& Integrated Water Resources Management  
in the extended **DRIN RIVER BASIN**



# Terms of Reference for a Pilot Project: Flood insurance in the areas of Skadar/Shkoder Lake – Buna/Bojana River, and Struga in Ohrid Lake

In the framework of:

Memorandum of Understanding  
for the Management of the Extended Transboundary Drin Basin

GEF Project “Enabling Transboundary Cooperation and Integrated Water  
Resources Management in the Extended Drin River Basin”

January 2020

The Coordinated Action for the implementation of the Memorandum of Understanding for the management of the Drin basin (Drin CORDA) is supported by the GEF Drin Project. The latter is implemented by the United Nations Development Programme (UNDP) and executed by the Global Water Partnership (GWP) through GWP-Mediterranean (GWP-Med), in cooperation with the United Nations Economic Commission for Europe (UNECE). GWP-Med serves as the Secretariat of the Drin Core Group, the multilateral body responsible for the implementation of the Memorandum of Understanding.

*Disclaimer: The document adheres to the UN rules and policies regarding the names and international status of countries and/or other geographical areas etc. The use of characterizations, names, maps or other geographical statements in this document in no way implies any political view or positions of the Parties which are executing and implementing the Project.*

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## Introduction - The Drin Memorandum of Understanding

1. Coordinated action at the Drin Basin level has been absent until the development of the Shared Vision for the sustainable management of the Drin Basin and the signing of a related Memorandum of Understanding (Tirana, 25 November 2011) by the Ministers of the water and environment management competent ministries of the Drin Riparians i.e. Albania, North Macedonia, Greece, Kosovo and Montenegro. This was the outcome of the Drin Dialogue coordinated by the Global Water Partnership Mediterranean (GWP-Med) and UNECE.
2. The main objective of the Drin MoU is the attainment of the Shared Vision: *“Promote joint action for the coordinated integrated management of the shared water resources in the Drin Basin, as a means to safeguard and restore, to the extent possible, the ecosystems and the services they provide, and to promote sustainable development across the Drin Basin”*.
3. The **ultimate goal** of the work in the Drin Basin is to reach a point in the future where the scale of management lifts from single water bodies to the hydrological interconnected system of the Drin Basin, eventually leading from the sharing of waters among Riparians and conflicting uses, to the sharing of benefits among stakeholders.

## The Drin Coordinated Action

4. A process called the “Drin CORDA”, Drin Coordinated Action for the implementation of the Drin MoU, was put in place after the signing of the latter.
5. Following the provisions of the MoU an institutional structure was established in 2012. It includes:
  - The **Meeting of the Parties**.
  - The **Drin Core Group** (DCG). This body is given the mandate to coordinate actions for the implementation of the MoU.
  - Four **Expert Working Groups** (EWG) to assist the DCG in its work:
    - Water Framework Directive implementation EWG.
    - Monitoring and Information exchange EWG.
    - Biodiversity and Ecosystem EWG.
    - Floods management EWG (established in 2019).

The **DCG Secretariat** provides technical and administrative support to the DCG; Global Water Partnership – Mediterranean (GWP-Med) serves by appointment of the Parties through the MoU as the Secretariat.

6. An Action Plan was prepared to operationalize the Drin CORDA. This has been subject to updates and amendments in accordance with the decisions of the Meeting of the Parties to the Drin MoU and the DCG. The DCG and its Secretariat guides the implementation of the action plan while its implementation is currently being supported by the Global Environment Facility<sup>9</sup> (GEF); see below.

## The GEF Drin Project

7. The GEF supported Project “Enabling transboundary cooperation and integrated water resources management in the extended Drin River Basin” (GEF Drin Project) is aligned in content, aims and objectives with the Action Plan and the activities under the Drin CORDA.

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<sup>9</sup> www.thegef.org

8. The objective of the project is to *promote joint management of the shared water resources of the transboundary Drin River Basin, including coordination mechanisms among the various sub-basin joint commissions and committees*. Albania, North Macedonia and Montenegro are the Project beneficiaries.
9. The GEF Drin project is structured around five components:
  - a. Component 1: Consolidating a common knowledge base
  - b. Component 2: Building the foundation for multi-country cooperation
  - c. Component 3: Institutional strengthening for Integrated River Basin Management (IRBM)
  - d. Component 4: Demonstration of technologies and practices for IWRM and ecosystem management
  - e. Component 5: Stakeholder Involvement, Gender Mainstreaming and Communication Strategies
10. The Project is implemented by UNDP and executed by the Global Water Partnership (GWP) through GWP-Mediterranean (GWP-Med) in cooperation with the United Nations Economic Commission for Europe (UNECE); GWP-Med is responsible for the realization of the Project. The Drin Core Group is the Steering Committee (SC) of the Project.
11. It is managed by a Project Coordination Unit (PCU), based in Tirana, Albania; staff is stationed also in Podgorica, Ohrid, Pristina, and Athens. The duration of the Project is four years.

#### **B. Background:**

12. The Drin River Basin (DRB) is a transboundary river basin, which is home to 1.6 Million people and extends across Albania (30% of basin area, 27% of total country area, 37% of basin population), Kosovo (23% of basin area, 42% of total country area, and 35% of basin population), North Macedonia (17% of basin area, 13% of total country area, and 11% of basin population), Montenegro (22% of basin area, 32% of total country area, and 17% of basin population) and Greece.
13. Climate change and climate variability have been increasing the frequency, intensity and impact of flooding in the basin. Historical flood data from the Western Balkans suggests a more frequent occurrence of flood events, attributed to an uneven distribution of precipitation and torrential rain, particularly over the last decade. More and larger areas and, therefore greater population numbers are being affected by flooding with a strong impact on national economies. Future climate scenarios project a further increase in the likelihood of floods as well as in their destructive nature.
14. Skadar/Shkoder Lake and Buna/Bojana areas which straddles Montenegro and Albania is at high risk of flooding. Intensive precipitation and snow melting in the northern part of Moraca basin, combined with high tide in Buna/Bojana river due to the strong south wind and high discharge of Drin resulted in the increase of the water level in Skadar/Shkoder Lake (10.44 m a.s.l.) in December 2010 and extensive flooding in Albania and Montenegro.

15. The December 2010 flood resulted in unprecedented water levels, extent of flooded areas and damages. The total country-wide damages and losses in Montenegro exceeded € 40 million (1.3% of GDP), impacting largely rural areas. Transport routes, electricity supply and communication lines between the northern region and the rest of the country were obstructed for a certain period of time and 1.5% of the population had to be evacuated. Flood damages in areas Golubovci and Tuzi to the north of Skadar/Shkoder Lake reached an amount of ~2.14 million euros (1.462.500 euros on construction objects and 682,800 euros in agricultural crops). An assessment undertaken by FAO of the 2010 floods, estimated that around 30 000 hectares of agricultural land was flooded. The most affected was the area around the Zeta river valley and the area around Lake Skadar, specifically the territory of Golubovci, where most of the national vegetable production occurs.
16. Heavy rains also resulted in flooding in the Skadar/Shkoder in January 2010. In Albania, the flooding of January 2010 in the district of Shkodra was at the time considered the biggest emergency event which inundated 10,400 ha of land; about 2500 houses and 4800 people were evacuated. As a result of increasing rainfall, the Drin river flow rapidly increased the water level in three hydropower reservoirs, which were forced to release water, increasing discharge to 2450 cubic metres per second into the Buna/Bojana River which has a maximum capacity of only 1600 cubic metres per second. The Albanian government declared the flood a "natural disaster" and deployed the army and police forces to help evacuate people.
17. Significant floods frequently occur in the Ohrid coastal zone (in the area where the Black River outflows; it is part of the Black Drin Basin) in North Macedonia, which results in economic damages and losses; the area is important from ecological and tourism point of view. For managing the water level fluctuation and controlling the flooding of this coastal area, a regulating gate has been established at the Black Drin river outflow in Struga.
18. A key potential policy to be considered by riparian countries will be risk transfer mechanisms including the development of a risk-based flood insurance. To this end it would also be important to identify appropriate regional insurance schemes/products such as Europa Re that could provide the coverage for the basin.

A key consideration is the willingness/ability of individuals to pay premiums, the mechanisms for collection of premiums, and who pays (i.e. whether only those at direct risk pay, or whether everyone pays (solidarity)). In terms of who pays, a further consideration is the willingness/ability of government/donors to contribute to premiums as a means of replacing any existing requirement to provide compensation/relief after flood events. If compensation/relief is traditionally inadequate and highly ineffective, then the approach of providing a financial framework such as flood insurance, for accessing compensation which will also act as a means of influencing choices when engaging in economic activities in the floodplain may be appropriate. The combination of an insurance scheme with a robust development zoning regulatory framework will improve its chances of success in the long-term.
19. Long-term flood risk financing is also a key sustainability issue which needs to be addressed in the riparian countries, as part of the future implementation of integrated flood risk management at the basin scale. Hence the ability and willingness of private

sector to contribute to the effective long-term management of flood risk management and reduction should also be considered.

### Objective of this assignment

20. The overall objective of this project is to assess the feasibility of introducing flood/natural disasters insurance as one of a suite of flood risk transfer mechanisms for the basin, by undertaking studies in pilot areas which are among those at highest risk of flooding in the Drin Basin i.e. the Skadar/Shkoder and Buna/Bojana, and Struga areas. *The feasibility assessment will include:*
- a. Socio-economic modelling of flood damage and loss under baseline conditions, based on existing hazard data, socio-economic data, damage and loss data collected from previous events, and indicative predicted damage and loss;
  - b. The outline design of a risk-based flood insurance scheme including risk-based premiums and pay outs, and the identification of existing insurance products that will meet the insurance needs. *The feasibility assessment will culminate in:*
  - c. A detailed survey on willingness to pay for flood insurance, based on an analysis of possible products for covering flood risks that can be offered on insurance market as well as willingness of households, businesses, public sector and agricultural holdings to pay for these insurance products and;
  - d. Clear recommendations on what would be required to fully develop and implement a flood insurance scheme for the whole Drin Basin.
  - e. A willingness to pay assessment covering the private sector to identify potential partners who could be engaged in financing of flood risk reduction in the future.

### Approach and Tasks

21. The Study Areas are: (i) area under flood risk extending at the sub-basins of Skadar/Shkoder Lake and Buna/Bojana River in Albania and Montenegro, and; (ii) Struga area under flood risk extending at the sub-basins of Ohrid Lake and Black Drin River in North Macedonia. Albania, Montenegro and North Macedonia are the beneficiary riparian countries of this Pilot project. The boundaries of the areas will be depicted in maps prepared by the Consultant during the inception period (see Phase 1 under Tasks below) and agreed with the PCU GEF Drin PCU (Project Coordination Unit of the Drin Project)<sup>10</sup>.
22. The Pilot project will be guided by the Drin Core Group. =The PCU will technically guide the implementation of the Pilot project.
23. The Consultant shall seek the adoption of the recommendations on what would be required to fully develop and implement a flood insurance scheme for the whole Drin Basin by the responsible Ministries in riparian countries.
24. The work under the current assignment should take into consideration the international obligations of the countries, the developmental plans of the national governments.

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<sup>10</sup> Already available results from Preliminary Flood Risk Assessment undertaken as part of the ongoing GIZ assistance to governments of the Riparian countries in flood management as well as under UNDP North Macedonia related project for the Struga area will be used in this regard.

25. The Consultant is expected to utilise/develop appropriate socio-economic models to model the socio-economic risk and vulnerability of the study areas, ensuring that the model can be extended to the rest of the Drin basin in the future.
26. The Consultant is expected to identify the most appropriate type of flood insurance schemes/products that would be appropriate for each study area, each riparian and the basin as a whole, based on relevant exposure, as well as social and development factors.
27. It is key to take into account that rural women in the area of focus are often excluded from decision-making processes related to basin/land/water management in general although they work and manage resources along-side men. This culture upholds by both men and women but leads to a high risk if less informed decisions do not take women's priorities, needs or e.g. business ideas, into account. Involving women of different age groups is key to ensure a broad buy-in and efficient implementation of the measures to be developed under this assignment. It will be a requirement, that the Consultant seek, wherever feasible, a broad inclusion. In this regard, the consultative process for undertaking the willingness to pay surveys should ensure equal participation of men and women; one of the means to achieve this would be the organization of meetings in hours that women are available while the methodology to be used should be such that will allow everybody to be the opportunity to actively participate and be heard.
28. The process for undertaking willingness to pay studies is expected to be highly participatory. The groups of stakeholders, the active participation of which should be pursued, should include but not restricted to the following: national and local institutions and authorities in the field of the management of environment, water, natural resources, land, local authorities, developmental ministries, local communities, NGOs, private sector, academia etc. The following consultation workshops is expected to be organized:
  - i. One inception workshop in each of the Study Areas involving stakeholders from riparian countries.
  - ii. A set of focus groups meetings in a number of cities/villages, to geographically cover the total of two study areas as detailed in the list of tasks below.
29. Under the supervision of the GEF Drin PCU and the responsible Project Officer(s), as well as regular coordination/communication with multiple stakeholders, the Consultant shall be responsible for carrying out the all tasks listed in phases 1-5 below.
30. The expected duration of this assignment is 1 year.

### 31. TASKS

The following five phases need to be completed (***IMPORTANT NOTE: The Consultant may adjust their approach under each phase and present it as part of their proposed methodology. The list of actions presented below under each phase is not exhaustive and Consultant should suggest any amendments to the suggested list of actions within their proposed methodology.***)

#### Phase 1. Inception phase

- 1.1. Develop/identify scope, method and tools for undertaking willingness to pay (WTP) surveys

for flood insurance and private sector risk financing in the two study areas.

- 1.2. Identify data requirements and availability for implementing the Pilot project. An assessment of information and data availability should be undertaken leading to the identification of data gaps, including for the socio-economic vulnerability characterization of the study areas (see Phase 2 below). Description for the collection of additional information and data related to floods hazards/ risk / etc. (e.g. preliminary flood risk assessment and flood hazard information and maps) is included in this ToR under Phases 2 and 3 (see below). The Consultant should select an appropriate timeframe in the framework of the Pilot Project implementation and related sequence of actions to perform the information and data availability assessment and collection, that best serves the implementation of the Pilot Project (e.g. the Consultant could choose to collect all necessary information during the inception phase).
- 1.3. Identified data and information gaps, including for the socio-economic vulnerability characterization of the study areas, will be presented to the Drin PCU and the national authorities. The Consultant will be required to suggest an approach -to be agreed with the PCU- to address these gaps and to this end, will develop methods and tools for undertaking necessary surveys to collect needed information for successfully implementing the Pilot Project. The suggested data collection approach should reflect the timeline of the Pilot Project, enabling gaps to be addressed and conclusions reflected in the study areas characterization.
- 1.4. The Consultant will be responsible to collect -including through surveys- the needed additional socio-economic data and information.
- 1.5. The PCU will enable communication with the authorities for the latter to assist if appropriate in the collection of available and needed -additional- information and data.
- 1.6. An Inception Report will be prepared by the Consultant including: Detailed Methodology for implementing the Pilot project; detailed work plan with timeline; detailed list of planned activities and consultation meetings; detailed plan, methods, tools and proposal for undertaking socio-economic surveys to collect necessary information to fully map the socio-economic conditions and flood vulnerability, and willingness to pay surveys; detailed list of deliverables.
- 1.7. The Inception Report will be communicated to and agreed with the PCU.
- 1.8. An Inception meeting -stakeholders from riparian countries should participate- in each of the two Study areas will be used to present the Inception Report.

## **Phase 2. Data collection and analysis of existing conditions**

*Tasks under 2.1 could be performed as part of the Inception Phase (Phase 1)*

- 2.1 **Data collection** based on review of **existing** (historical) documents and field visits, and a possible supplementary data collection/survey programme (to be proposed – see points 1.2-1.5 Phase1). Data to include, but not limited to:

- Household demographics and employment – sex, age, education level, male/female headed household, number of household members, number of employed household members, under 15 years, over 60 years, income
- House/property conditions – rented/owned, house type (Permanent, Semi-permanent, Impermanent), construction type (foundation type), distance from river - location (coordinates)
- Household Income by type – Crops, Livestock, non-agriculture
- Actual exposure to and perception of flood risk – actual and experienced frequency of flooding, maximum inundation levels
- Flood-risk coping strategies and perceptions – compensation received after floods, households borrowing to recover from floods, money or goods received from different sources after flooding (government/charity/NGO etc.), households' satisfaction with current level of protection against annual flood events, households that have had to evacuate due to flooding, households perception of increased flood risk in the past 10 to 20 years, households perception of whether extreme floods will increase in the future

Collected data shall be combined using GIS spatial analysis, to develop a series of maps (in accordance to the existing legislation and international models/guidelines – for e.g. INSPIRE directive, WFD and Floods Directive). Prepare a preliminary report on data availability and analysis of existing socio-economic vulnerability for the study area.

- 2.2 Based on the results from the preliminary data availability analysis and proposal for necessary surveys, undertake socio-economic and vulnerability field/household surveys to fully characterise the study areas' socio-economic conditions (see also point 1.4 above).
- 2.3 Prepare final report on existing socio-economic and vulnerability data availability and quality as well as a report on characterization of the socio-economic status of the communities and their flood vulnerability.

### **Phase 3: Socio-economic vulnerability assessment and characterisation of study areas**

- 3.1 Collect and review all existing hazard data for Skadar/Shkoder and Bojana-Buna, and Struga study areas (maps etc.; Preliminary Flood Risk Assessment of the basin has been undertaken as part of the ongoing GIZ assistance to governments of the Riparian countries in flood management as well as under UNDP North Macedonia related project for the Struga area). The Consultant will develop a **methodology for the modelling and assessment of flood vulnerability, damages and losses in the study areas**.
- 3.2 The Consultant will develop a GIS-based tool to integrate various spatial socio-economic data with the flood hazard maps, perform vulnerability assessment, produce risk and vulnerability maps which will include damages and losses, and loss of life estimates. The GIS-based tool will be provided as a deliverable of the assignment and will include all data, databases, model files, input and output files in an appropriate format.
- 3.3 Using the GIS-based socio-economic vulnerability assessment tool the Consultant will undertake socio-economic risk, vulnerability and damages modelling and assessment to fully map

vulnerability and damages within the Skadar/Shkoder and Bojana-Buna, and Struga study areas.

- 3.4 Undertake feasibility studies into various types of ex-ante flood insurance including indemnity and index-based flood insurance schemes, including a cost/benefit analysis of flood insurance. The Consultant will include the results of the feasibility of introducing various types of ex-ante flood insurance including indemnity and index-based flood insurance schemes for Drin Basin and a cost-benefit analysis of flood insurance for Drin Basin in a report.

#### **Phase 4: Willingness to pay survey of outline flood insurance scheme**

- 4.1 Analyse recent catastrophe risk management approaches with focus to the consequences of catastrophic flooding in the Skadar/Shkoder and Bojana-Buna, and Struga study areas and the measures taken from the governments, local societies, financial institutions, international society. Identify and quantify financial risk management instruments currently applied in riparian countries.
- 4.2 Review of the insurance sector in the study area with regard to availability of flood insurance in each riparian country. Review the legislative and policy framework for flood insurance in all riparian countries.
- 4.3 Identify and characterise existing insurance products or develop indicative insurance products that can be offered for ex-ante risk management.
- 4.4 Undertake focus group research involving 10-15 insurance experts in order to consult on and improve existing/draft indicative products that would be subject of willingness to pay survey.
- 4.5 Undertake focus groups research with representative households on possible flood insurance products to consult on and improve existing/draft indicative products that would be subject of willingness to pay survey. The focus groups members should be selected in accordance to geographical and risk exposure diversity of the participants.
- 4.6 Based on the results of the households focus groups, conduct a preliminary concept testing of the flood insurance products. Conduct the survey of willingness to pay for proposed flood insurance products using the questionnaire prepared on the basis of insurers and households focus groups outputs. The survey should be conducted by appropriate methods (e.g. telephone, e-mails, household surveys) on a sample, in each study area, selected in accordance to geographical and risk exposure diversity of the participants. The size of the sample should be such to ensure that the outputs and outcomes of the survey are scientifically sound.
- 4.7 Undertake research in at least 5 focus groups consisting of 10-15 representatives of business sector in the group with discussion about possible flood insurance scheme. The focus groups members should be selected in accordance to geographical, sectorial and risk exposure diversity of the participants.
- 4.8 Based on the results of the business sector focus groups, conduct a preliminary concept testing of the flood insurance scheme. Conduct the survey of willingness to pay for proposed flood insurance scheme using the questionnaire prepared on the basis of insurers and business sector focus groups outputs. The survey should be conducted on-line supported by telephone

and e-mails on a sample, in each study area, selected in accordance to geographical, sectorial and risk exposure diversity of the participants. The size of the sample of business sector subjects, should be such to ensure that the outputs and outcomes of the survey are scientifically sound.

- 4.9 Undertake research in at least 3 focus groups consisting of 10-15 representatives of public sector in the group with discussion about possible flood insurance scheme. The focus groups members should be selected in accordance to geographical, sectorial and risk exposure diversity of the participants.
- 4.10 Based on the results of the public sector focus groups, conduct a preliminary concept testing of the flood insurance scheme. Conduct the survey of willingness to pay for proposed flood insurance scheme using the questionnaire prepared on the basis of insurers and public sector focus groups outputs. The survey should be conducted on-line supported by telephone and e-mails on a sample, in each study area, selected in accordance to geographical, sectorial and risk exposure diversity of the participants. The size of the sample of public sector subjects, should be such to ensure that the outputs and outcomes of the survey are scientifically sound.
- 4.11 Undertake research in at least 4 focus groups consisting of 10-15 representatives of agricultural households in the group with discussion about possible flood insurance scheme. The focus groups members should be selected in accordance to geographical and risk exposure diversity of the participants.
- 4.12 Based on the results of the agricultural household focus groups, conduct a preliminary concept testing of the flood insurance scheme. Conduct the survey of willingness to pay for proposed flood insurance scheme using the questionnaire prepared on the basis of insurers and agricultural household focus groups outputs. The survey should be conducted by telephone and e-mails on a sample, in each study area, selected in accordance to geographical and risk exposure diversity of the participants. The size of the sample of agricultural household subjects, should be such to ensure that the outputs and outcomes of the survey are scientifically sound.
- 4.13 The Consultant will prepare a Final report on the analysis of the results of the research by focus groups and WTP surveys and recommendations for the flood product/insurance scheme as well as the willingness to pay of households, business sector, public sector and agricultural households.

#### **Phase 5: Private Sector Willingness to contribute to/subsidise flood insurance**

- 5.1 Identify key private/productive sector players (e.g. HPP, agricultural producers, tourism partners) who can be engaged in flood risk reduction and identify the key drivers and approaches for engagement of the private/productive sector in flood risk reduction in the Drin basin.
- 5.2 Develop and implement surveys to examine private sector willingness to support authorities with the challenging task of providing sufficient risk reduction on the community level, and conditions

of cooperation. Identify which Flood Risk Management activities they would have a willingness to contribute to (e.g. structural defences, non-structural measures such as catchment management, hydrometric monitoring, flood insurance).

- 5.3 Conduct focus group workshops with key private/productive sector players (e.g. associations) as well as key informant interviews (e.g. policy makers) to: 1) raise awareness of flood risk impact to specific sectors; 2) understand and characterise the current flood risk reduction measures/activities for their firm and the communities within which they operate; 3) identify potential risk reduction financing involvement of the private sector; 4) identify and develop the most appropriate survey method and questionnaires for a survey on the willingness of the Private Sector players to contribute to/subsidise flood insurance.
- 5.4 Develop survey methodology and material to examine the willingness of private/productive sector players to contribute to/subsidise flood insurance based on realistic scenarios and pricing of products.
- 5.5 Conduct private/productive sector surveys and undertake feasibility assessment of key private/productive sector players to determine their interest in contributing to/subsidising flood insurance.
- 5.6 The Consultant will prepare a Feasibility Report on Private Sector willingness to contribute to/subsidise flood risk reduction financing and flood risk reduction financing mechanisms.

### **32. Main Outputs**

- i. Inception meeting in each of the study area
- ii. Inception Report (in English)
- iii. Consultation meetings and related reports
- iv. Report including:
  1. Data availability and quality analysis
  2. Characterization of the socio-economic status of the communities and their flood vulnerability
- v. GIS-based modelling tool for flood damage and loss calculation and vulnerability mapping
- vi. Report including:
  1. Flood vulnerability, flood damages and losses in the study areas
  2. Feasibility studies into various types of ex-ante flood insurance including indemnity and index-based flood insurance schemes for Drin Basin and cost-benefit analysis of flood insurance for Drin Basin
- vii. Report including:
  1. Existing disaster risk and recovery legislative and policy frameworks, and existing instruments/methods of disaster risk and recovery financing in riparian countries, focusing on flood risk
  2. Existing insurance products and proposed/ indicative insurance products that can be offered for ex-ante risk management
- viii. Report on the analysis of the results of the research by focus groups and WTP surveys and recommendations for the flood product/insurance scheme as well as the willingness to pay of households, business sector, public sector and agricultural households
- ix. Report including:

1. Identification of key private/productive sector players
2. Analysis of the results of the research by focus groups and surveys – Private sector contributors
3. Survey methodology and material to examine the willingness of private/productive sector players to contribute to flood insurance based on realistic scenarios and pricing of products
4. Feasibility Report on Private Sector willingness to contribute to/subsidise flood risk reduction financing and flood risk reduction financing mechanisms

## Qualification Requirements

**34. a. Participants in the call are required to have** solid experience in developing and managing complex projects in the area of watershed flood risk management or environmental economics or environment or sustainable development. Participants are required to have a record of minimum 3 projects over the last 10 years of comparable nature and degree of complexity (e.g. flood management, environmental economics assessment, damage and loss assessment, development of climate risk transfer and risk financing instruments, willingness to pay surveys, development of climate risk insurance products or similar; the list is not exhaustive).

A list of projects must be submitted, including the name of the project, the end client(s), the budget of the project and its duration, along with contact details for reference checking purposes (please indicate the e-mail addresses of contact persons). In so listing the end clients, the Participant is giving a consent to the Contracting Authority, to contact the relevant clients for reference checking purposes (concerns points a.& b.).

**b. The scope of work requires an interdisciplinary team of skilled experts** with previous experience in activities similar to those that this pilot project entails, e.g. flood management, environmental economics assessment, damage and loss assessment, development of climate risk transfer and risk financing instruments, willingness to pay surveys, environmental/watershed/flood risk management projects etc. Team members should possess excellent relevant technical and drafting skills in order to successfully implement the assignment. In this context, the team of experts should be able to respond to the requirements of a number of **mandatory areas of expertise** described in Table 1 below (*The inclusion of experts so as the team responds to every area of expertise defined in the table below is mandatory. If the qualifications of an expert covers the requirements of more than one area of expertise, that expert can be also proposed for these other areas. Failure to provide relevant expertise for any of the proposed areas is considered a ground for disqualification*).

**c.** In addition, the Consultant may propose -as they deem appropriate- additional experts covering other specific areas of expertise, e.g. stakeholders’ participation and consultation; gender analysis and mainstreaming etc.

The requirements presented in Table 1 are the minimum requested. Qualifications additional to the minimum requested per category will receive additional score under the evaluation process.

**TABLE 1**

	Team members and/or areas of expertise	Qualifications	Workload (in expert-days)
1.	Team Leader	○ Advanced university degree (MSc or equivalent) in	

		<p>relevant field (Hydrology, Environmental Economics, Finance, Business Administration, International Development, Social Science and/or related fields or similar), PhD will be considered a strong asset.</p> <ul style="list-style-type: none"> <li>○ Minimum 10 years of professional experience in similar assignments.</li> <li>○ Experience as a team leader from at least 2 relevant projects (environmental economics assessment, development of climate risk transfer and risk financing instruments, willingness to pay surveys, environmental/watershed flood risk management projects or similar) of comparable nature and degree of complexity. Knowledge of the Balkan socio-economic context would be an asset.</li> </ul>	
	<b>2. Insurance Expert</b>	<ul style="list-style-type: none"> <li>○ Advanced university degree (MSc or equivalent) in the field of economics or related field. PhD will be considered an asset.</li> <li>○ At least 7 years of international professional or academic experience in the field of risk management, insurance and actuarial profession.</li> <li>○ Knowledge on insurance products and insurance markets review and related feasibility studies or similar; experience from at least 1 project.</li> <li>○ Experience from at least 1 project in environment related risk transfer.</li> <li>○ Knowledge of the institutional and legal environment for insurance market in the Balkans would be an asset.</li> </ul>	
	<b>3. Flood Management Expert</b>	<ul style="list-style-type: none"> <li>○ Advanced university degree (MSc or equivalent) in civil/hydraulic engineering, hydrology, hydrogeology, flood risk management.</li> <li>○ Relevant experience / assignments that involve floods / hydraulic modelling, flood risk management planning (minimum 1 project required).</li> <li>○ Experience from at least 1 project in undertaking flood risk and vulnerability assessments.</li> </ul>	
	<b>4. Environmental Economics Expert</b>	<ul style="list-style-type: none"> <li>○ University degree in Environmental management, Economics or similar.</li> <li>○ Minimum 7 years of professional experience in economic and social policies development, regional/sectoral economics and sustainability, economic forecasts, capital markets, local financing, willingness-to-pay / willingness-to-accept analyses, economic valuation studies, complex feasibility studies or similar.</li> <li>○ Experience from at least 2 projects in economic impact analysis and appraisal of flood impacts,</li> </ul>	

		natural resources policies and flood management or similar.	
6.	Socio-economics Survey Expert	<ul style="list-style-type: none"> <li>○ University degree in Environmental management, Economics, Social Science, Development Studies, or related field.</li> <li>○ At least 4 years of relevant experience on the socio-economic development field and/or economic development modelling/related consultancy services or similar.</li> <li>○ Experience from at least 1 project in flood risk related socio-economic work, including economic assessments, socio-economic surveys, human geography, social impact assessments, climate change, and statistical analysis or similar.</li> </ul>	
5.	Database and GIS management Expert	<ul style="list-style-type: none"> <li>○ University degree in engineering, computer science, geospatial sciences or similar.</li> <li>○ At least 5 years of professional experience from (at least 3 projects) projects/assignments as a GIS/database management expert.</li> <li>○ Experience from at least 1 project in developing of bespoke GIS-based models.</li> </ul>	

#### NOTES:

- There is no limitation on the number of experts per area of expertise, but only the lead expert per area of expertise will be evaluated according to the detailed evaluation / scoring. Thus, please indicate the lead expert for each area of expertise.
- If the qualifications of an expert covers the requirements of more than one area of expertise, that expert can be also proposed for these other areas.
- Additional experts, covering a range of other related expertise considered and justified as necessary by the participant will be evaluated in addition.
- The number of planned man-days per expert/area of expertise need to be indicated in the Participant's proposal. The estimated number of required expert-days per area of expertise should be indicated as in the table above.
- **Failure to cover all areas of expertise is considered grounds for disqualification.**
- **The Participant should demonstrate ability to cooperate with local authorities for the collection of data by means of including in the synthesis of the team experts from Albania, Montenegro and North Macedonia. These experts may or may not be lead experts per area of expertise.**

## Terms and Conditions

### Language

33. The language of the required deliverables/outputs is English; executive summaries of the final products should be translated in the languages of the beneficiary countries. All produced documents shall be

subject to proofreading by qualified personnel, while the quality of the final versions is subject to approval by the PCU.

#### *Legal requirements*

34. The content of the requested documents shall conform to the pertaining relevant legislation of the respective countries and to the international best practices and models.

#### *Sources of data*

35. All necessary data shall be collected by the Consultant. The Consultant shall also be responsible for identifying and collecting additional information necessary for implementing the Pilot Project. The GEF Drin PCU will support the Consultant and the experts in the data and info collection process by providing data at its disposal and by enabling communication with relevant national authorities as well as with GIZ and UNDP that have been working in the field of Flood risk management in the Study Areas.

#### *Review and quality assurance*

36. Review of the work carried out by the Consultant throughout the implementation of the assignment as well as review of the deliverables listed in Paragraph 32 may be carried out by an independent external expert or expert team.
37. Review of the project final deliverables may be carried out by relevant Expert Working Groups of the Drin Core Group.
38. All relevant comments and suggestions made by the reviewer(s) will have to be taken into consideration by the Consultant and integrated in the final versions of the deliverables.

#### *Duration of the assignment*

39. Maximum available time for development of the Plan is 10 months upon signing of contract.

#### *Methodology*

40. Interested bidders must develop and include as part of their offer/proposal a methodology describing all the steps which will lead to the successful completion of all tasks. Besides the detailed elaboration of the company's approach in fulfilling the requirements of the TOR, the technical offer/proposal should provide information on the name of expert(s) per area of expertise and the total number of man-days for each expert allocated for each area of expertise.

#### *Reporting requirements*

41. The expert team will report to Drin PCU as indicated in paragraph 32.

#### *Submission of data, reports and other material produced*

42. All primary data, reports, other documentation and the GIS files produced during this assignment shall be made available to Drin PCU in electronic format. All data acquired and products developed during the assignment will be in the ownership of Drin Project and cannot be used by the Contractor and its team without prior written permission.

#### *Public consultations / meetings*

43. The responsibility for organizing workshops and working meetings will be shared between the Consultant and the Drin Project. The Consultant shall be responsible for: preparation of working material invitations, agenda, technical specifications etc. ensuring participation of the key team members as required, preparation of minutes etc. The Drin PCU will be responsible for: distributing the invitations and enabling participation.

#### *Payment schedule*

44. The payment will be processed in instalments based on the milestones defined in the contract and in accordance to the company's proposed methodology and approach.

## **Annex -1: Additional background on flooding in the Skadar/Shkoder and Bojana-Buna area, and Struga areas of the Drin basin**

The Drin River a transboundary river in South-eastern Balkan peninsula which is inhabited by over 1.6 million people, living in 1,453 settlements, and encompasses several complex eco-systems that provide unique habitats for many indigenous species important from both European and global conservation perspectives. Besides the three big natural lakes – Prespa, Ohrid and Skadar/Shkoder – the basin includes several large water reservoir cascades along the Black Drin River in North Macedonia and the Drin River in Albania.

Flood risk in riparian countries of the Drin Basin have been an important disaster factor since 2010, the frequency of floods has been observed to be increasing over time. The socio-economic vulnerability is high due to the high (9-21%) poverty rate of the Riparian countries. Poverty and unemployment are particularly widespread in rural and mountainous areas of the basin. Vulnerability factors also include poor urban planning, unsustainable water management and agricultural practices, deforestation, industrial pollution and poor waste management in areas highly exposed to flooding.

Indicative flood risk assessment maps (Figure 2 below) show that, among other areas, there is extensive flooding in the Struga area around Lake Ohrid in North Macedonia, and in the downstream part of the basin, in the Lake Skadar/Shkoder and Buna/Bojana River area, where there is extensive flooding, which affects the concentration of settlements there, in both Albania and Montenegro. This is confirmed by the PFRA maps of historical flooding in the basin.

### **Struga Area**

The Black Drim (Crni Drim) River Basin in North Macedonia, is identified as one of the flood-prone regions of the country, with major floods are recorded in 1962, 1975, 1995 and the most recently in 2010 and 2015. There are number of different sources of flooding in the Crni Drim Basin, including:

- Fluvial flooding from major rivers when run-off from the surrounding area exceeds the flow capacity of the rivers, streams or the artificial drainage system (Crni Drim, Sateska River)
- Torrential foods: combination of high-water discharge and mass movement through the channels of the streams, leading to the transport of large volumes of sediment and debris (Sushicka, Kalishka, Shum, Dzepinka and other torrential rivers).
- Coastal Flooding, in coastal areas of the towns Ohrid and Struga, which happens during extreme weather events and high tides that are causing a rise in lake levels and coastal flooding.
- Groundwater floods especially in the region of Struga (Struga is built on a former wetland/marshland and has high level of underground waters)
- Flooding in urban areas (due to intensive rainfalls)

Studies have shown that floods with medium probability of occurrence in this region can cause damage in the range of over 35 million euros.

- Area affected: 3,550 ha
- Potentially indirectly affected population: 70,000

- Potentially directly affected population: 6,500
- Houses: 2,500
- Road network: more than 40 km
- Hotspots: Landfill site in Struga, and in perspective, the regional landfill in the Municipality of Debarca
- Other objects at risk: possible flooding of central Wastewater Treatment Plant in Vranishta that treats the wastewater from the municipality of Struga and Ohrid, possible flooding of Ohrid international airport, flooding of schools, churches, monuments
- Industrial objects: 40

### ***Skadar/Shkoder Lake and Buna/Bojana River area***

**Skadar/Shkoder Lake**, a Ramsar site, is the largest lake in the Balkan Peninsula with a surface area varying between 370 km<sup>2</sup> and 530 km<sup>2</sup>. It is one of the largest bird reserves in Europe, having 270 bird species, among which are some of the last pelicans in Europe. The Lake straddles the Albanian/Montenegrin border and results in significant flooding in both countries.

#### *Montenegro*

Vulnerability to flooding in Montenegro is due to the location of many towns and settlements on large riverbanks which makes them potentially more vulnerable to the overflow of water from watercourses. Around Skadar/Shkoder Lake and Buna/Bojana River, as well as on the Cetinje and Nikšić plains the large areas of agricultural land, assets and urban zones are susceptible to flooding from all sources, including groundwater. There is frequent flooding in karst fields and in the plains of the Zeta Valley, the area surrounding Skadar Lake, and along the courses of the Bojana and Lim Rivers when levels in Skadar Lake are high.

A total of 20,265 inhabitants in the Ulcinj Municipality, in 39 settlements, 3.21% of the population of Montenegro, in Ulcinj Municipality, Montenegro, large areas of land and private buildings along the Bojana River, are at risk from floods.

In November and December 2010, record-breaking precipitation resulted in record water levels in Lake Skadar and record water levels in the Bojana River and other rivers. In the Lake Skadar, water level reached a record high of 10.44 a.s.l. The most severe damages were suffered by flooded residential houses in the settlements of Lisna Bori, Sukobin, Fraskanjel and Sas, downstream cottages and catering facilities to the river delta and buildings of the company “Ulcinjaska rivijera” at Ada Bojana. In total, approximately 7.4% of Ulcinj Municipality's territory was flooded, where agricultural land, agricultural equipment, plantations (greenhouses) and tangerine plantations were most affected.

#### *Albania*

The land of the Lower Drini–Buna River basin is at a very high risk of flooding. The capacity of the Buna River, particularly the reach from the Drini-Buna confluence to Shirqi Village, is insufficient to prevent frequent overtopping of the riverbanks and consequent flooding. The most recent major flood events occurred in January 2010 and again in December 2010 causing major hardship to the local population. The flooding of January 2010 in the district of Shkodra was at the time considered the biggest emergency event to have arisen in the area: 14,100 ha were flooded, 4600 houses were inundated, and 12,150 people evacuated. The direct economic loss to Albania has been estimated as ALL 2.5 billion (EUR 18 million) from the December 2010 event alone, rising to ALL 4.4 billion (EUR 37 million) when indirect losses are accounted for. A World Bank study shows that out-of-bank flow occurs from the Buna on average once every two years, and direct

damages caused by flooding rise from ALL 135 million for a 50% likelihood event, up to ALL 5830 million for the 0.1% likelihood event.

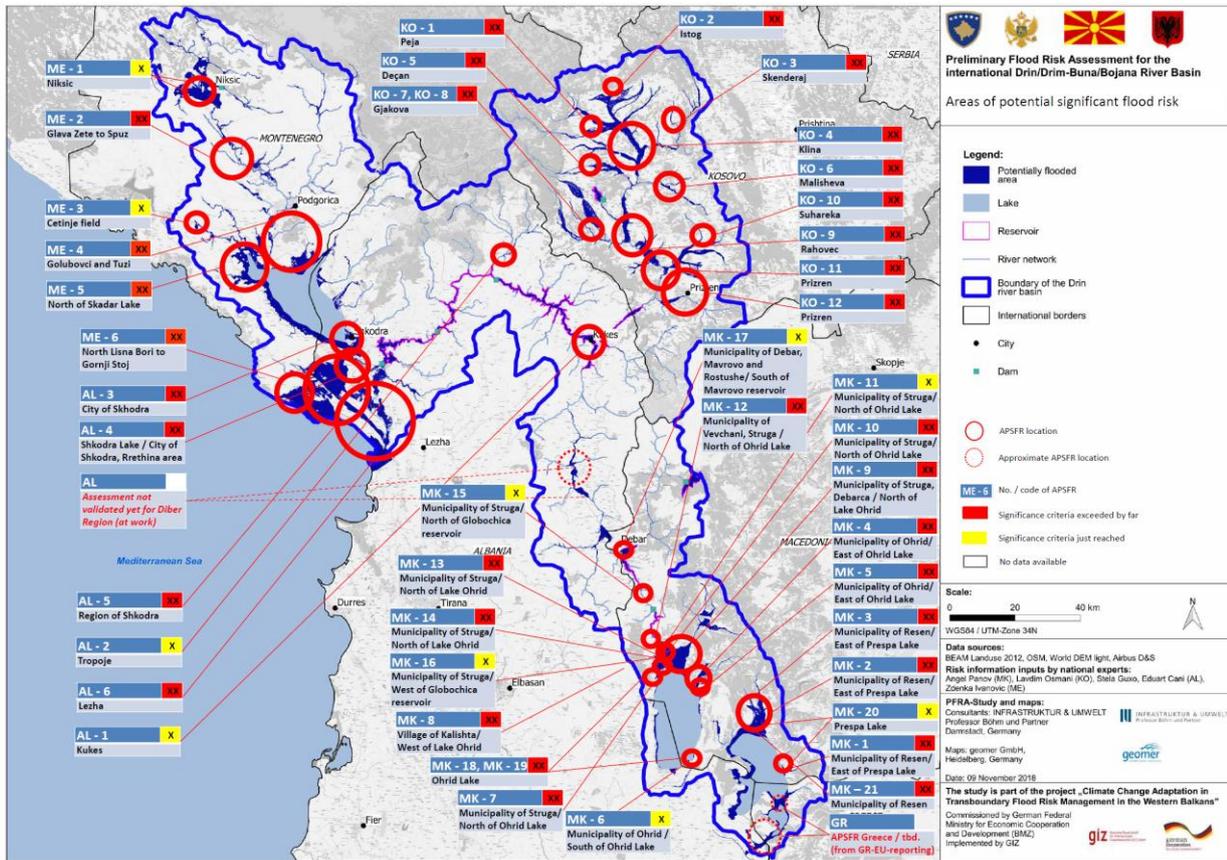


Figure 1: PFRA map of Drin Basin – showing areas of potential significant flood risk

