



GUIDELINE TO NAVIGATE AND REGISTER IN THE LAND FINANCE HUB

Dyah Puspitaloka, Michael A. Brady, D. Andrew Wardell,
Mahesa Elba, Rudy Tomaso, Yahya Sampurna

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Table of Content

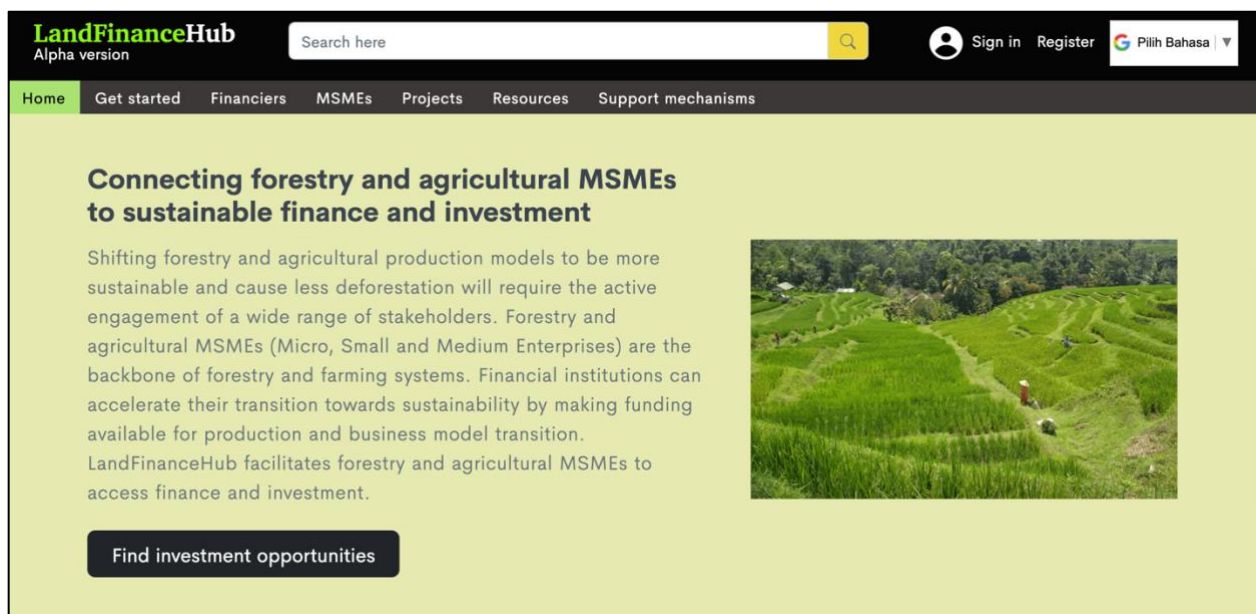
Table of Content	2
About the Land Finance Hub	3
Navigate the Hub: Features in the Land Finance Hub	3
Joining the Hub	4
MSMEs Registration	5
Step 0: Getting started	5
Step 1: Register as a user.....	6
Step 2A: Completing your profile	8
Step 2B: Updating your user account and MSME profile.....	11
MSMEs Project Registration	14
Step 1: Add project	14
Step 2: Complete the indicative check list	15
Add project gallery	17
Check Indicative Checklist access requests from financiers.....	18
Check the status of engagement with financiers	18
Technical support contact	20
References	21

Guideline to Navigate and Register in the Land Finance Hub

About the Land Finance Hub¹

The Land Finance Hub is a learning hub for knowledge products and tools, capacity development and a collaborative platform. The Hub aims to connect agriculture and forestry-based MSMEs with investor and financial institutions. It is intended to showcase MSMEs profiles and financing projects, advance MSMEs capacity and access to information and knowledge products on green finance and business. The Hub development is made possible through the Green Finance for Sustainable Landscapes (GF4SL) project where CIFOR is an implementing partner. The project and the Hub seek to address barriers to sustainable financing and support sustainability transitioning of commodity production and land use.

Navigate the Hub: Features in the Land Finance Hub



LandFinanceHub
Alpha version

Search here

Sign in Register Pilih Bahasa

Home Get started Financiers MSMEs Projects Resources Support mechanisms

Connecting forestry and agricultural MSMEs to sustainable finance and investment

Shifting forestry and agricultural production models to be more sustainable and cause less deforestation will require the active engagement of a wide range of stakeholders. Forestry and agricultural MSMEs (Micro, Small and Medium Enterprises) are the backbone of forestry and farming systems. Financial institutions can accelerate their transition towards sustainability by making funding available for production and business model transition. LandFinanceHub facilitates forestry and agricultural MSMEs to access finance and investment.

[Find investment opportunities](#)

The Land Finance Hub comprises:

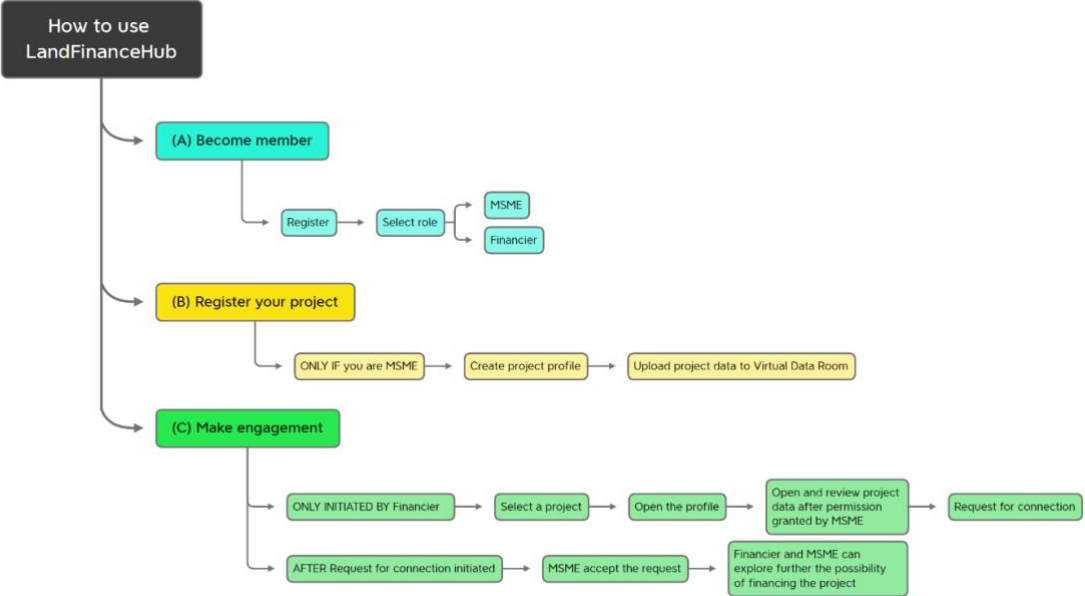
- **Financiers profile** It contains lists of financiers registered in the Hub and approved by the admin. The financiers profile provides a brief description of the financiers including the type of financing scheme offered, sectors, products and their geographies of interests.

¹ **Disclaimer:** The Land Finance Hub role is to develop and maintain the Hub, make available knowledge products and toolkits, and showcase financiers, MSMEs and financing projects. The Hub **will not** be involved in any way in financing due diligence and negotiation between the MSMEs and financiers. It will also **not be involved** determining financing or acting as a guarantor for MSMEs (see our [Terms and Conditions](#)).

- MSMEs profile** It contains lists of MSMEs registered in the Hub and approved by the admin. The MSMEs profile contains a brief description of the MSMEs business profile, certifications (management, legality and sustainability certification), brief self-declaration on deforestation and human exploitation in commodity production, and gender role in the MSMEs.
- Projects** It contains lists of admin approved MSMEs financing projects that describes country, sector and product in which the project will focus, summary of the proposed financing project and expected funding types.
- Resources** It contains a database of knowledge products, toolkits, and useful links to advance green finance, business and practices. Topics include principles for responsible banking, bankable business plans, sustainable sourcing guide, sustainable land management, competitive advantage and so forth.
- Support mechanism** It provides contact forms for the user to request technical support and training assistance.

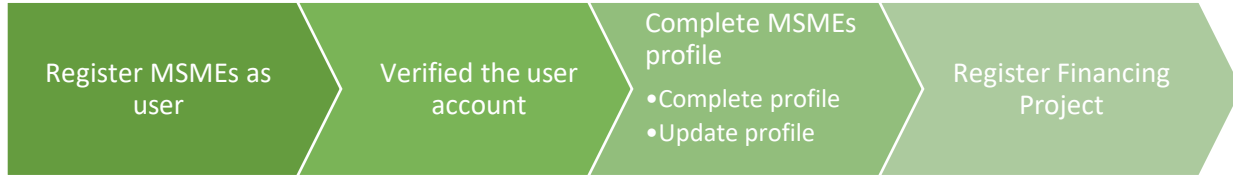
Joining the Hub

The Land Finance Hub is free to use without any membership fee. The hub is accessible and available to the public. To join the Hub, you need to become a member then register yourself (as Financier or MSMEs), then register your project and become engaged (see diagram below). Once your profile and your project have been approved by the platform administrator, it will be showcased in the Hub and made accessible to the public. Confidential information will not be disclosed and its use will be limited to data-sharing with the financier and Hub administrator (see our [Terms and Conditions](#), [Privacy Policy](#) and [Cookie Policy](#)).



MSMEs Registration

The MSMEs Registration process comprise the following steps:



Step 0: Getting started

Open your web browser and go to the Land Finance Hub website (<https://landfinancehub.org>). Then, adjust the language setting by clicking the translate feature 'Select Language' or '**Pilih Bahasa**'.

LandFinanceHub
Alpha version

Search here

Sign in Register **Pilih Bahasa**

»Pilih Bahasa	»Basque	»China (Aks. Sederhana)	»Gaelig	»Igbo	»Kinyarwanda	»Latin	»Malta	»Pashto	»Serb	»Swensk	»Twi	»Zulu
»Indonesia	»Belanda	»China (Aks. Tradisional)	»Gaelik Skotlandia	»Ilocano	»Kirghiz	»Latvia	»Maori	»Polandia	»Sesotho	»Tagalog	»Ukraina	
»Afrikans	»Belarussia	»Denmark	»Galisia	»Islan	»Konkani	»Lingala	»Marathi	»Portugis	»Shona	»Tajik	»Urdu	
»Albania	»Bengali	»Divehi	»Georgia	»Italia	»Korea	»Lituania	»Meiteilon (Manipuri)	»Prancis	»Sindhi	»Tamil	»Uyghur	
»Amhara	»Bhojpuri	»Dogri	»Guarani	»Jawa	»Korsika	»Luganda	»Melayu	»Punjabi	»Sinhala	»Tatar	»Uzbek	
»Arab	»Bosnia	»Esperanto	»Gujarati	»Jepang	»Kreol Haiti	»Luksemburg	»Mizo	»Quechua	»Slovakia	»Telugu	»Vietnam	
»Armenia	»Bulgaria	»Estonia	»Hausa	»Jerman	»Krio	»Magyar	»Mongol	»Rumania	»Slovenia	»Thai	»Wales	
»Assam	»Burma	»Ewe	»Hawaii	»Kannada	»Kroat	»Maithili	»Nepal	»Rusia	»Somali	»Tigrinya	»Xhosa	
»Aymara	»Cebuano	»Farsi	»Hindi	»Katala	»Kurdi (Kurmanji)	»Makedonia	»Norsk	»Samoa	»Spanyol	»Tsonga	»Yiddi	
»Azerbaijan	»Ceko	»Finlandia	»Hmong	»Kazak	»Kurdi (Sorani)	»Malagasi	»Odia (Oriya)	»Sanskerta	»Sunda	»Turki	»Yoruba	
»Bambara	»Chichewa	»Frisia	»Ibrani	»Khmer	»Laos	»Malayalam	»Oromo	»Sepedi	»Swahili	»Turkmen	»Yunani	

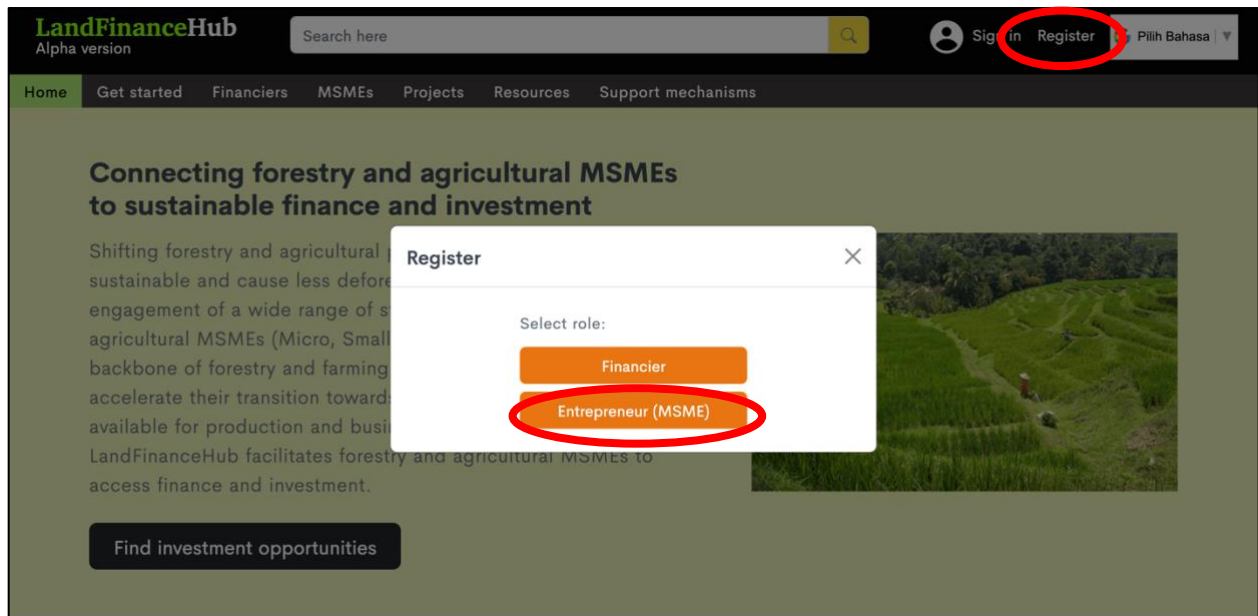
agricultural MSMEs (Micro, Small and Medium Enterprises) are the backbone of forestry and farming systems. Financial institutions can accelerate their transition towards sustainability by making funding available for production and business model transition. LandFinanceHub facilitates forestry and agricultural MSMEs to access finance and investment.

Find investment opportunities

Continued to the next page

Step 1: Register as a user

- Click 'Register' and select role as 'Entrepreneur (MSME)'.



- Then, you will be directed to the MSMEs registration page. Register your **username**, **active mobile phone number**, **password** then **choose notification media**. Select 'WhatsApp' or 'SMS' to indicate the preferred methods for registration verification. Tick the check on '**Terms and Conditions**', click '**Agree**' and then click '**Save**'.

MSME registration

Registration

Username
cifor_sme

Country code: Indonesia (+62) | Mobile phone number: 8123456789

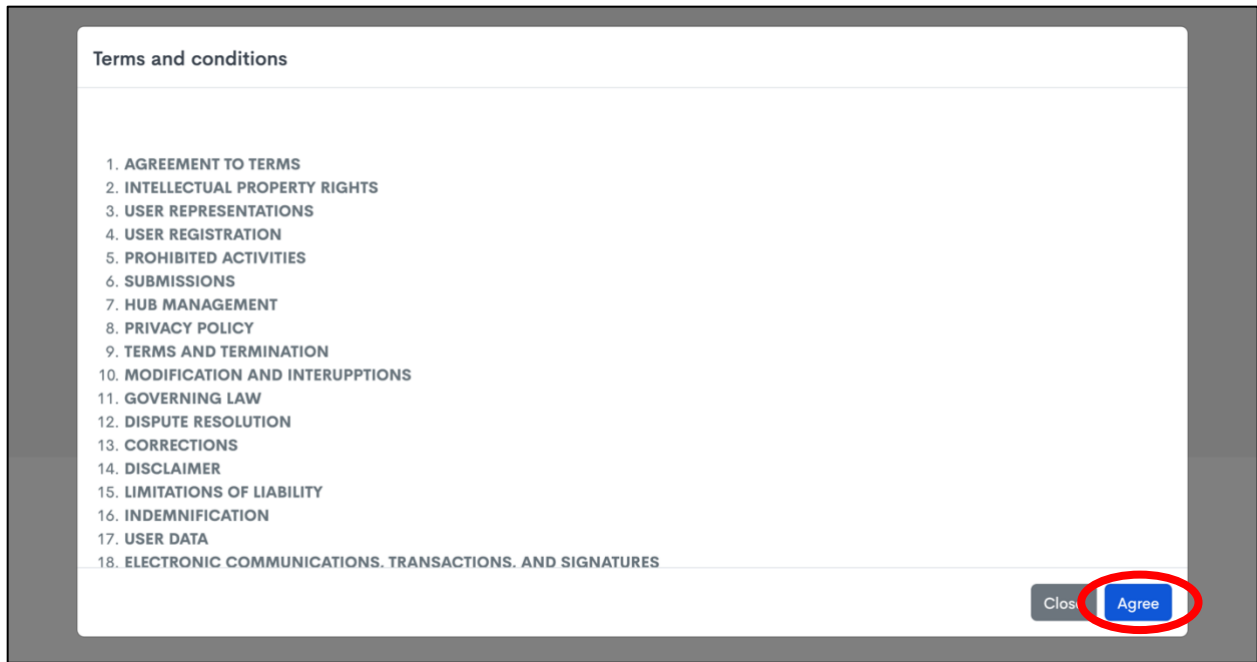
Password:

Choose notification media: Whatsapp

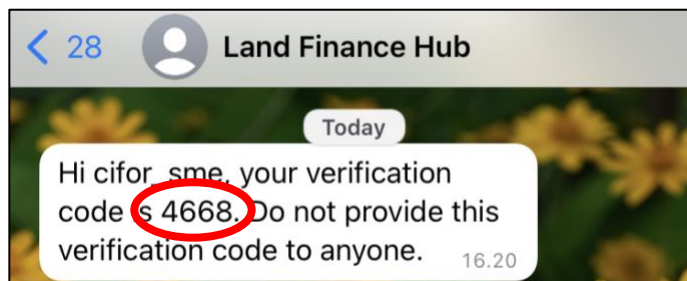
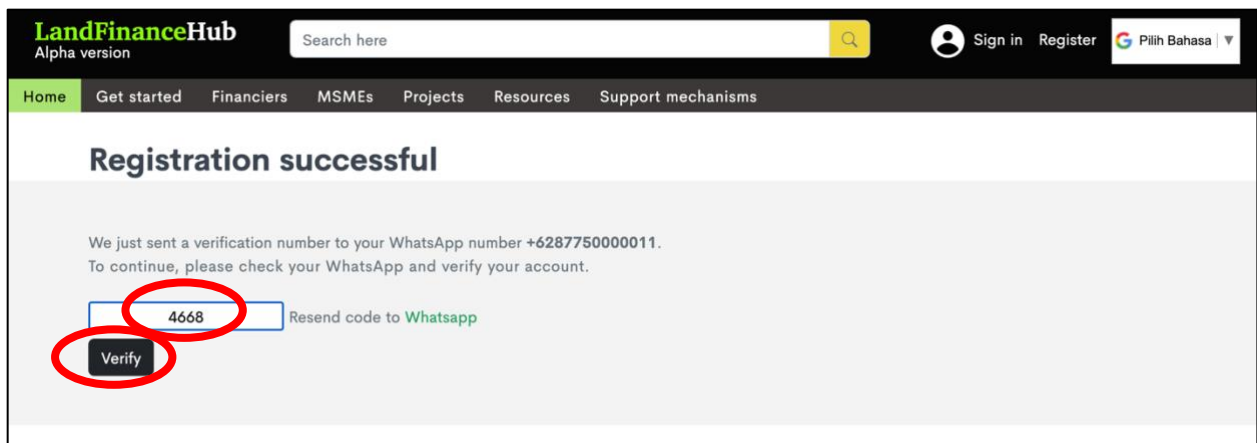
Show password

Terms and conditions. To continue, please accept the Term and conditions

Save



- Upon successful registration submission to the Hub. You will receive a verification number sent to your WhatsApp or via SMS. You need to fill in the verification code, then click '**Verify**'.



Example of registration verification number sent via WhatsApp

- Once your account has been verified, the web will direct you to sign in to the Hub. Fill in the username and password that you have registered to sign in to the Hub, then click 'Sign In'.

LandFinanceHub
Alpha version

Search here

Sign in Register Pilih Bahasa |

Home Get started Financiers MSMEs Projects Resources Support mechanisms

Phone number has been verified

Username
cifer_sme

Password
.....

Sign in Forgot password

LandFinanceHub

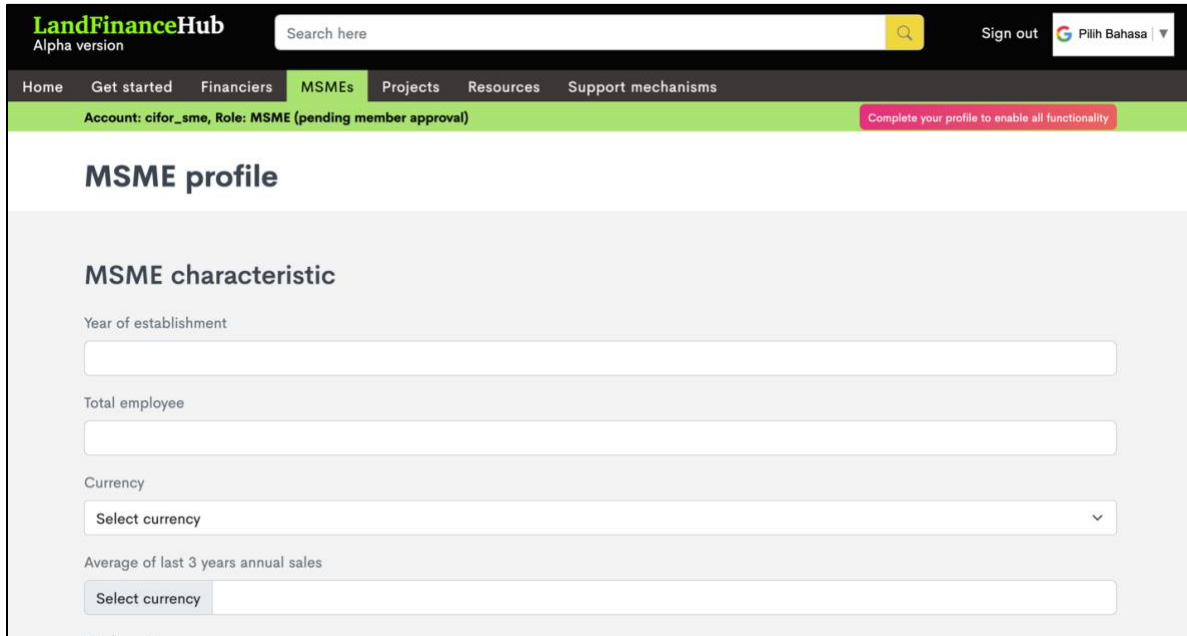
LandFinanceHub is designed to facilitate the interaction between MSME which need funding with Financier that are looking for potential clients and their forestry and agriculture projects in the global south to be financed. The main objective of LandFinanceHub is to increase the flow of finance to deforestation-free commodity production and sustainable land use. The Hub also contains training materials and toolkits for the benefits of MSMEs and Financiers. The LandFinanceHub has been developed through the Green Finance For Sustainable Landscape Project which is jointly managed by United Nation Environment Program Finance Initiative (UNEP FI) and Center for International Forestry Research and

Step 2A: Completing your profile

- Once you have been successfully signed-in, you will be directed to complete your MSME profile. The profile completion requires you to fill in:
 - MSME characteristics:** fill in the year of establishment, total number of employees, average of last 3 years annual sales, total assets and your value chain position. Identify whether you are producer, retailer/trader, processor, and/or others. This will help others understand the type of business and role you play in the commodity trade value chain.
 - Identity:** fill in the MSME name, MSME short description (see separate material on building an MSME business profile that we have developed), country of business and affiliation to local organization and associations such as business association. You will also need to upload your MSME logo.
 - Contact person:** fill in the full name of your MSME contact person, email address, full address of your office or workshop, mobile and/or office phone number, country of residence and profile photo of your contact person.
 - Certification:** in this section, indicate the management quality certification, legality certification, sustainability certification, and other types of certification your business has. This is to differentiate your business from other competitors, especially when seeking green finance, as sustainability certification will add value to your profile. This section also requires you to indicate if your business has a history of involvement in

deforestation² in the production of your commodity; and if your business involves exploitation³ of child labor, local communities, or small-scale growers during the production processes.

- e. Gender role: in this section, specify the role of women in your MSMEs. You can select more than one if the women hold multiple roles in your MSMEs.
- You do not need to figure it all out at once when you first get started. You can always go back to your account and update your profile (see **Step 2B**).



The screenshot displays the 'MSME profile' page on the LandFinanceHub website. The header includes the logo 'LandFinanceHub Alpha version', a search bar, and a 'Sign out' button. The navigation menu contains 'Home', 'Get started', 'Financiers', 'MSMEs', 'Projects', 'Resources', and 'Support mechanisms'. A green banner indicates the user's account status: 'Account: cifor_sme, Role: MSME (pending member approval)' and a pink button prompts the user to 'Complete your profile to enable all functionality'. The main content area is titled 'MSME profile' and contains a section for 'MSME characteristic' with the following fields:

- Year of establishment:
- Total employee:
- Currency:
- Average of last 3 years annual sales:

- When you have completed all the information, click '**Submit**' and the page will notify you to '**Wait for Approval**'. Upon the Hub administrator approval, the profile will be showcased live in the Hub for public.

Continued to the next page

² Deforestation according to FAO (2020) defined as "The conversion of forest to other land use independently whether human-induced or not".

³ Labor exploitation according to ILO (n.d.) covers various indicators, such as deceptive and coercive recruitment process, recruitment by abuse of vulnerability, exploitation, coercion at destination, and abuse of vulnerability at destination. Learn more about the labor exploitation indicators [here](#).

Gender role

What is the role of women in your MSME:

Ownership Management Workers

Please type other women roles if any, separate with comma if more than one

Submit

LandFinanceHub Alpha version

Search here

Account Sign out Pilih Bahasa

Home Get started Financiers MSMEs Projects Resources Support mechanisms

You just submit your profile

Please wait for approval

- The following are examples of the MSMEs profile which have been approved by the Hub administrator.

LandFinanceHub Alpha version



















Search here

Sign in Register Pilih Bahasa

Home Get started Financiers **MSMEs** Projects Resources Support mechanisms

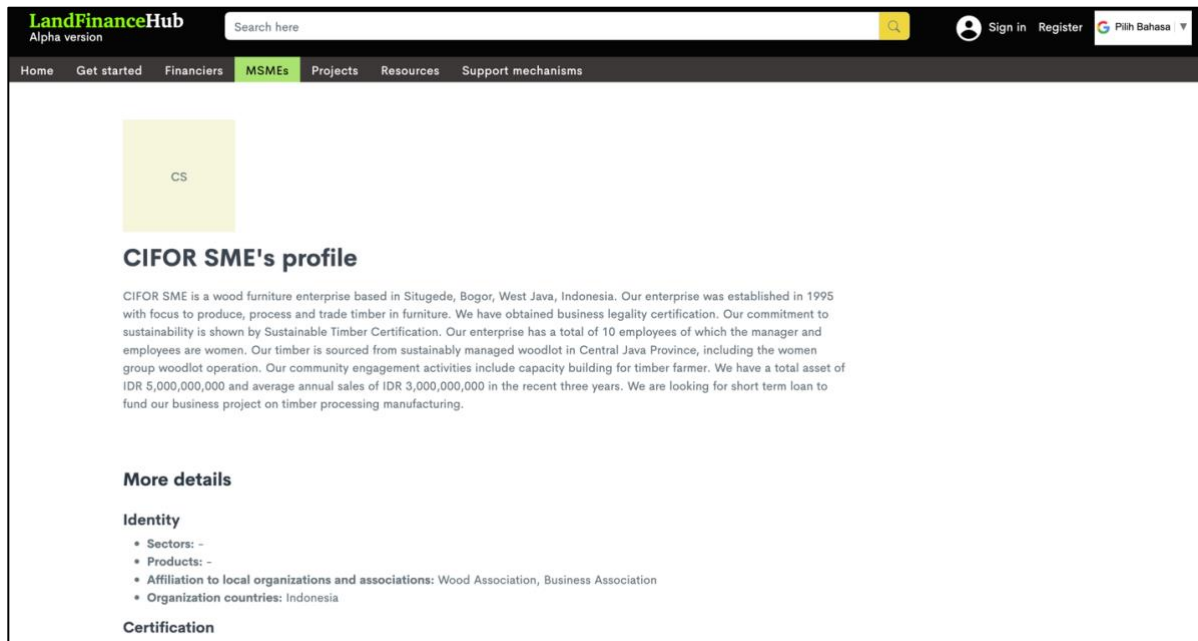
MSMEs

Here are the list of MSME registered on this portal.

 Cadet Jaya Farmers Group	 Cahaya gallery	 CALM Indonesia	 Chiken	 Chiquel	 CIFOR CIFOR SME
 Citra Agung Furniture	 CV AIDA FURNITURE	 CV Bale Living	 CV Jawahir Mandiri Sejahtera	 CV Jepara Wood Furniture	 CV Kibti Furniture
 CV Mebelisa Design Indonesia	 CV Nebula Craftwork	 CV Pondok Daun	 CV Rumah Cantik	 CV Sinar Mas	 CV. Blimbingsari Creative Craft

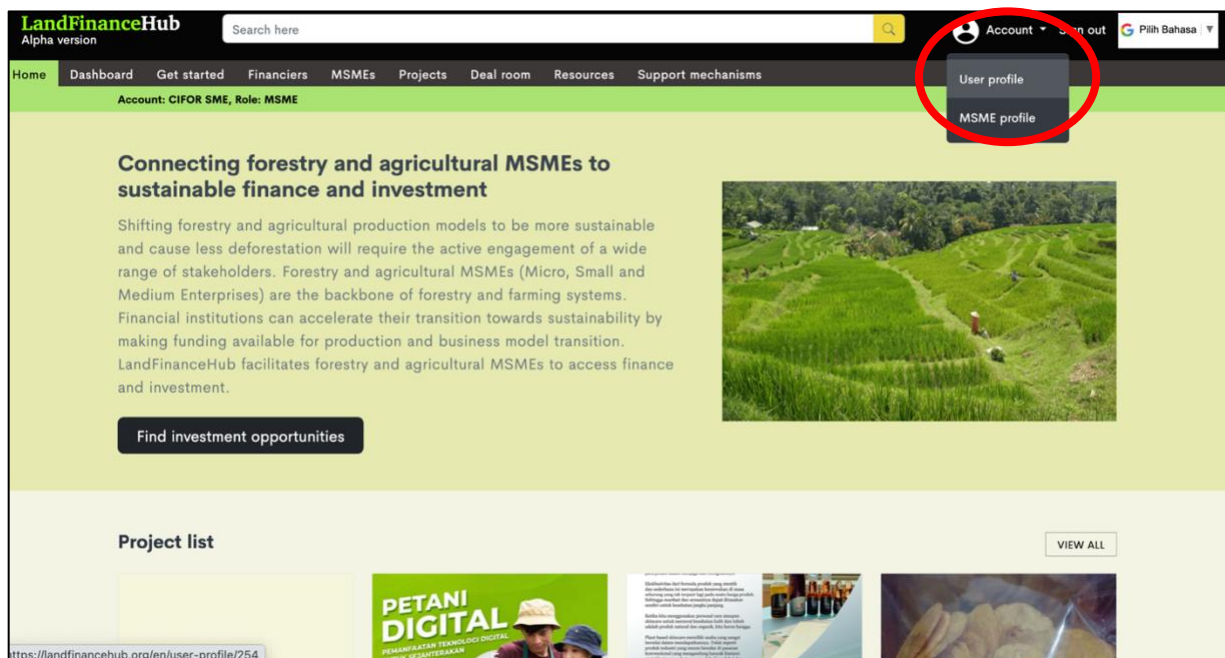
« Previous 1 2 3 4 5 6 ... 11 Next »

Continued to the next page



Step 2B: Updating your user account and MSME profile

- You can always go back to the Hub and update your profile when needed. Ensure that you remember the username and password you registered in the Hub. Or else, you can also use the '**Forgot Password**' feature that is embedded in the sign-in form.
- Once you have signed into the Hub, click '**Account**' then click '**User Profile**' to update your user account or '**MSME profile**' to update your MSME profile.



- **To update your user account:** user profile comprises of username, display name, phone number, password and notification language. Username and display name are not editable, but you can update the rest of the components (phone number, password, and notification language). To edit, click 'Edit' then 'Update'.

LandFinanceHub
Alpha version

Search here

Account Sign out Pilih Bahasa

Home Dashboard Get started Financiers MSMEs Projects Deal room Resources Support mechanisms

Account: CIFOR SME, Role: MSME

Profile

- User profile
- Change password
- Change phone number
- Notification settings
- MSME profile
- Technical support requests

User profile

Username	cifor_sme	
Display name	CIFOR SME	
Phone number	XXXXXXXXXX	Edit
Password	*****	Edit
Notification language	English	Edit

LandFinanceHub

LandFinanceHub is designed to facilitate the interaction between MSME which need funding with Financier that are looking for potential clients and their forestry and agriculture projects in the global south to be financed. The main objective of LandFinanceHub is to increase the flow of finance to deforestation-free commodity production and sustainable land use. The Hub also contains training materials and toolkits for the benefits of MSMEs and Financiers. The LandFinanceHub has been developed through the Green Finance For Sustainable Landscape Project which is jointly managed by United Nation Environment Program Finance Initiative (UNEP FI) and Center for International Forestry Research and World Agroforestry (CIFOR-ICRAF) with funding from the Global Environment Facility (GEF).

Main content

- About LandFinanceHub
- MSMEs
- Financiers
- Deal room

Supports and guidelines

- Get started
- Helpdesk
- Terms and conditions
- Privacy policy

Account

- Your profile
- Your investment connections

LandFinanceHub
Alpha version

Search here

Account Sign out Pilih Bahasa

Home Dashboard Get started Financiers MSMEs Projects Deal room Resources Support mechanisms

Account: CIFOR SME, Role: MSME

Profile

- User profile
- Change password
- Change phone number
- Notification settings
- MSME profile
- Technical support requests

Edit notification settings

Notification language

English Indonesia

Update

LandFinanceHub

LandFinanceHub is designed to facilitate the interaction between MSME which need funding with Financier that are looking for potential clients and their forestry and agriculture projects in the global south to be financed. The main objective of LandFinanceHub is to increase the flow of finance to deforestation-free commodity production and sustainable land use. The Hub also contains training materials and toolkits for the benefits of MSMEs and Financiers. The LandFinanceHub has been developed through the Green Finance For Sustainable Landscape Project which is jointly managed by United Nation Environment Program Finance Initiative (UNEP FI) and Center for International Forestry Research and World Agroforestry (CIFOR-ICRAF) with funding from the Global Environment Facility (GEF).

Main content

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- MSMEs
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- Deal room

Supports and guidelines

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- Terms and conditions
- Privacy policy

Account

- Your profile
- Your investment connections

Follow us

- To update your MSME profile: you will be directed to your profile. Click 'Edit' and update profile components. Once you finish, click 'Submit'.

LandFinanceHub
Alpha version

Search here

Account Sign out Pilih Bahasa

Home Dashboard Get started Financiers MSMEs Projects Deal room Resources Support mechanisms

Account: CIFOR SME, Role: MSME

Profile

User profile

- Change password
- Change phone number
- Notification settings
- MSME profile
- Technical support requests

CS

CIFOR SME's profile

CIFOR SME is a wood furniture enterprise based in Situgede, Bogor, West Java, Indonesia. Our enterprise was established in 1995 with focus to produce, process and trade timber in furniture. We have obtained business legality certification. Our commitment to sustainability is shown by Sustainable Timber Certification. Our enterprise has a total of 10 employees of which the manager and employees are women. Our timber is sourced from sustainably managed woodlot in Central Java Province, including the women group woodlot operation. Our community engagement activities include capacity building for timber farmer. We have a total asset of IDR 5,000,000,000 and average annual sales of IDR 3,000,000,000 in the recent three years. We are looking for short term loan to fund our business project on timber processing manufacturing.

Contact person

Full name: Jane Doe
 Email address: cifor_sme@xyz.com
 Address: Situgede, Bogor, West Java, Indonesia
 Mobile phone number: 628123456789

JD

Edit

Does your business have Sustainability Certification for commodities (e.g., Forest Stewardship Council, Rainforest Alliance, Fair Trade, etc.)?

Yes No

Does your business have other certifications?

Please type other certifications if any, separate with comma if more than one

Does your business involve deforestation in the production of a forestry or agricultural commodity?

Yes No

Does your business involve exploitation of child labor, local communities, or small-scale growers, in the production of a forestry or agricultural commodity?

Yes No

Gender role

What is the role of women in your MSME:

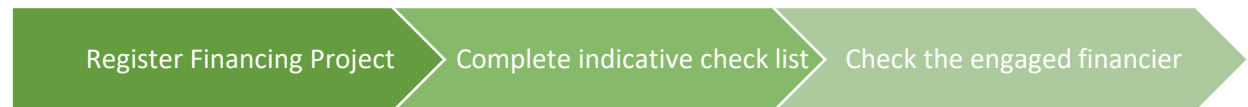
Ownership Management Workers

Please type other women roles if any, separate with comma if more than one

Submit

MSMEs Project Registration

When you have a project in need of financing, you can register your project to be showcased in the Hub. This will help the financier to see which MSMEs are in need of financing, what kind of project they can fund and what type(s) of funding is needed/expected⁴. This section will guide you step by step in registering your project.



Step 1: Add project

- Click the '**Projects**' page and then select '**Add Projects**'. Then you will be directed to the '**Add new project**' page. In this section, complete your project title, country where the project will take place, sector, product, brief summary of the project, and specify the funding types you expected and the amount. Then, upload your business summary and indicate if you want to have more connections.
- Once you complete the information, click '**Submit**'.

The screenshot shows the LandFinanceHub interface. The top navigation bar includes 'Home', 'Dashboard', 'Get started', 'Financiers', 'MSMEs', 'Projects', 'Deal room', 'Resources', and 'Support mechanisms'. The 'Projects' menu item is circled in red. Below the navigation bar, the user's account information is displayed: 'Account: CIFOR SME, Role: MSME'. The main content area shows a breadcrumb trail: 'All projects > Engaged projects > Add project > My projects > Indicative checklist access requests'. The 'Add project' button is circled in red. The form titled 'Add new project' includes the following fields:

- Project title (in English)
- Project title (in Bahasa Indonesia)
- Country
- Sector
- Product
- Brief summary of the project (around 5-8 lines) (in English)
- Brief summary of the project (around 5-8 lines) (in Bahasa Indonesia)

⁴ By showcasing MSME projects in the Hub, we do not guarantee that the MSMEs will receive financing nor can we guarantee that the profile and projects serve as alternate options replacing financing due diligence. Financier shall normally conduct their own due diligence process. Read more about our Terms and Conditions [here](#).

Funding types

Equity financing (Financing into the equity of the MSME)

Letter of Credit (L/C) (Facilitate importer-exporter in ensuring payment of goods delivered)

Revolving loan/Overdraft facility (Repaid based on usage, more flexible)

Term loan (Fixed repayment period, predetermined repayment schedule (usually monthly))

Select currency

Business profile picture

Choose File No file chosen

Do you expect more connections?

Yes

Submit

LandFinanceHub

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Main content Supports and guidelines Account

About LandFinanceHub Get started Your profile

Step 2: Complete the indicative check list

- When you have submitted your profile. The web will direct you to the 'My Projects' page, which is a list of projects you have made. The project shown 'Waiting for Documents Upload'. You need to click this yellow button to upload the indicative checklist documents.
- Should you wish to revise the summary of your project, click on the blue pencil button and click on the red trash can button if you want to delete your project.

My projects

Filter the projects



Country: Sector: Product: **Filter**

WFE

Wood factory expansion

WAITING FOR DOCUMENTS UPLOAD

MSME: CIFOR SME
Sector: Manufacturing
Product: Timber
Country: Indonesia

- **About indicative checklist:** The indicative checklist contains a list of documents that MSMEs have to upload for the financier to see and assess the creditworthiness of the project. Although completeness cannot be treated as a guarantee that MSMEs will secure funding, this will allow the financier to have a better understanding of the credibility of the MSMEs/business and creditworthiness of the project which, subsequently, may increase the likelihood of obtaining a loan. Indicative checklist documents will not be available to the public. It will only be made available to the financier (by request) and Hub administrator.
- **Documents to be uploaded in the indicative checklist:**
 - a. **Project description/business plan:** you can indicate and upload a document that describes your business, organization and management, financial condition of your enterprise, the nature of the project that requires funding, plan for loan repayment and collateral.
 - b. **Permit and licenses:** you can indicate and upload permit & license documents as required by the regulation to run the business.
 - c. **Certification:** you can indicate and upload the certification of management quality, legality and sustainability certification.
 - d. **MSMEs credit rating report:** you can indicate and upload your credit rating report.
 - e. **Copy of bank statement:** you can indicate and upload the most recent copy of your business bank statement in the last 6 months.
- You should also choose whether you allow registered financiers to view your project documents directly or with your permission. If with your permission, the interested financiers should make a connection request before viewing the project documents.

Do you allow interested registered financier to directly view your project documents?

Yes, I allow interested registered financier to directly view my project documents

No, I want the financier to make 'connection request' first before they can view my project documents. By selecting this option, I agree that it will require more time for the interested financier to view the project documents.

- After you complete the indicative checklist, click '**Submit**'. Then the Hub administrator will review the documents and alignment of the project with the Land Finance Hub theme (for example, green business, sustainable management, and practices), to assess the suitability with the green finance that the Hub wants to promote. Once the profile is complete and approved by the Hub administrator, it will be showcased in the Hub.

Wood factory expansion

Indicative checklist

WFE

PROJECT

Wood factory expansion
MSME name: CIFOR SME
Country: Indonesia

OVERALL REVIEW STATUS

Waiting for project documents

Important points to be covered in the project document

Below are the important points (checklist) that the Financier will look at when assessing the creditworthiness of your project. Please try to provide all the information in this checklist as much as possible. The more you put the necessary information in the project document, the better the Financier will understand your organization and your project and the better the odds of getting the loan approved.

Document sections

STATUS

1. Project description / business plan

- a. Enterprise description ▼
- b. Organization and management ▼

Add project gallery

To add project gallery, click 'Projects'. And then click 'My projects' in the sub menu of Projects. And then click one of your projects. In the submenu of that project detail, click 'Edit this project gallery'. You can also click 'Edit this project gallery' button in the bottom of project detail page. There, you can add the gallery of the projects.

Home Dashboard Get started Financiers MSMEs Projects Deal room Resources Support mechanisms

Account: Maryam Farm, Role: MSME

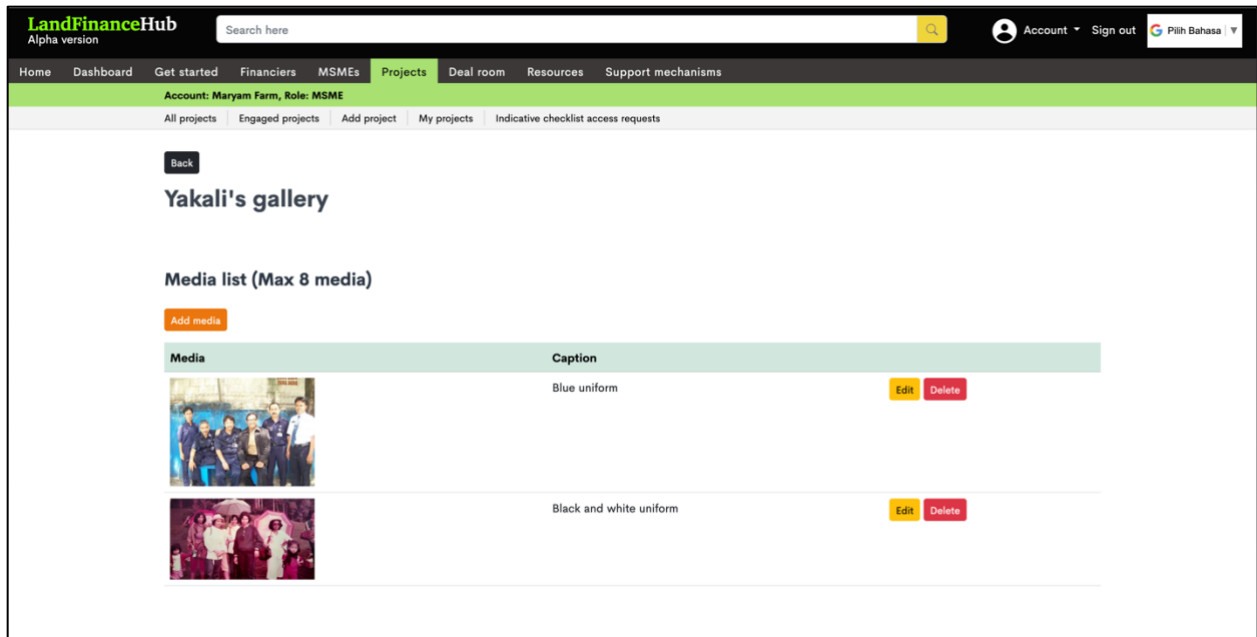
All projects Engaged projects Add project My projects Indicative checklist access requests Edit this project Edit this project gallery

Gallery

There's no photos in gallery. Click "Edit this project gallery" button to add photos.

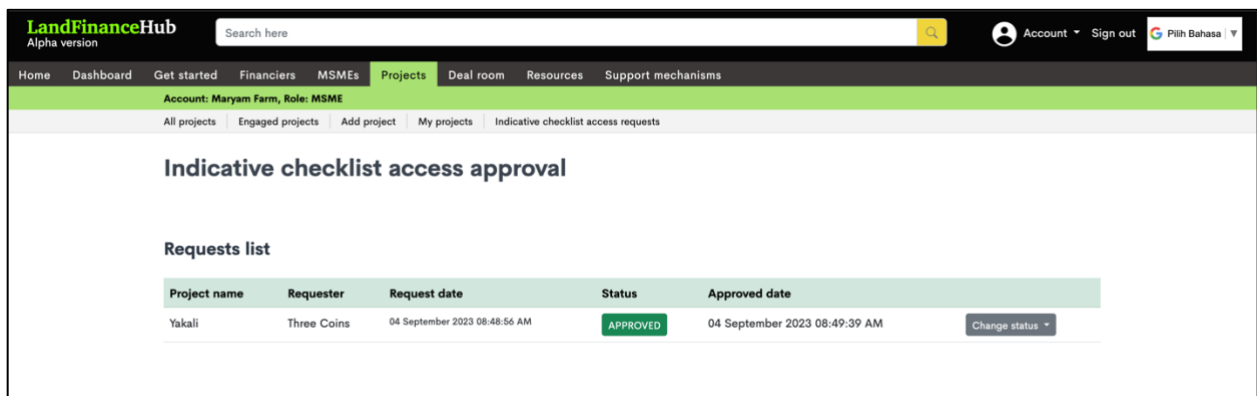
Edit this project gallery

Continued to the next page



Check Indicative Checklist access requests from financiers

To check the Indicative Checklist access request, click 'Projects'. And then click 'Indicative checklist access request' in the sub menu of Projects. Here you can see the list of requests from financiers. You can change the status of the request by accepting it or refusing it. After you accept it, the financier can access/view your Indicative Checklist documents.

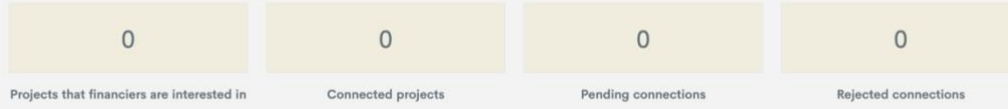


Check the status of engagement with financiers

To check the status of your engagement with the financier, click 'Dealroom'. Here you can see how many of your projects that the financiers are interested in, the connected projects, and projects with pending and unsuccessful connections.

Engagement status

Summary



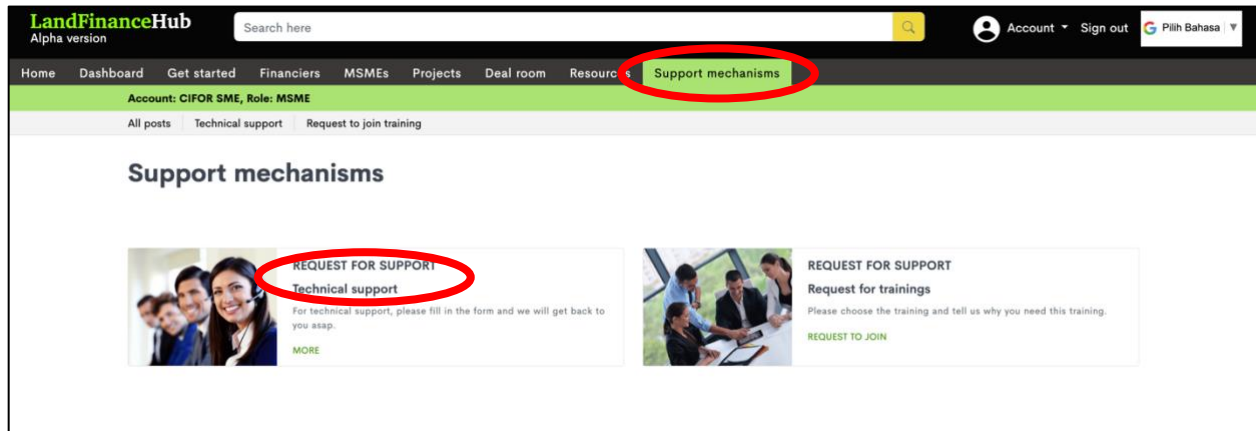
Connection status

Financiers	Projects	Status	Last update
No data available			

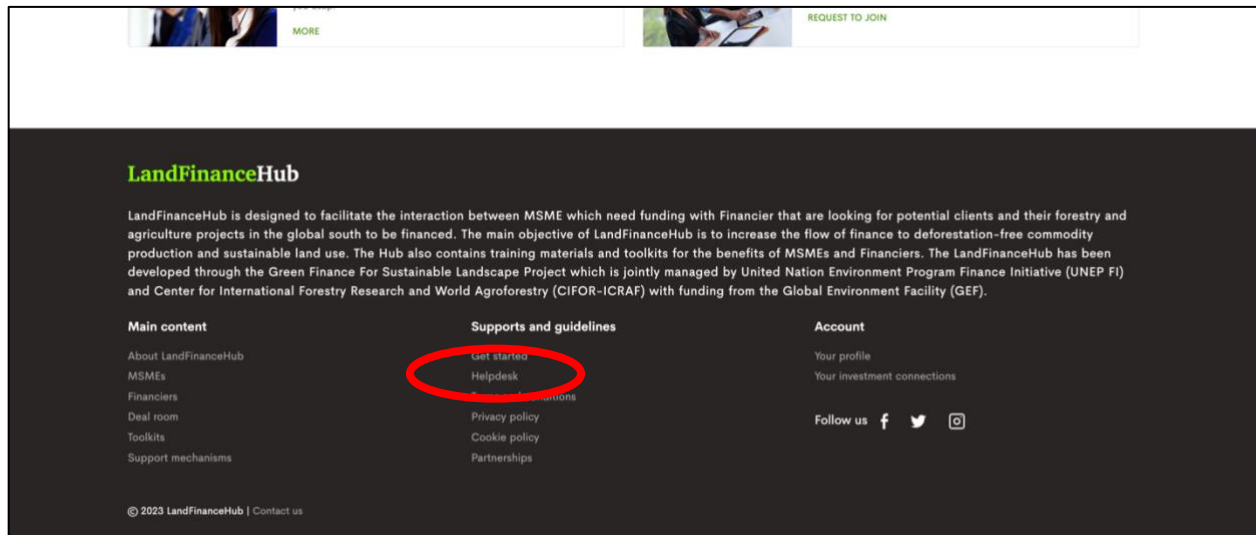
Technical support contact

There are several ways to request technical support:

- Email to supports@landfinancehub.org
- Click the 'Support Mechanism' then 'Request for Technical Support'. You will be directed to the contact form page, where you can describe the issues.



- Click the 'Helpdesk' at the bottom of every page. This option will also direct you to the contact form.



References

- FAO [Food and Agriculture Organization of the United Nations]. 2020. Global forest resources assessment 2020. Rome: FAO. Accessed from: <https://www.fao.org/3/i8661EN/i8661en.pdf> (25 August 2023)
- ILO [International Labour Organization]. n.d. Details of indicators for labour exploitation. Accessed from: https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---declaration/documents/publication/wcms_105035.pdf (25 August 2023s)