



Open Call for Project Proposals

Budget reference: Funded by the EU in Albania, under the "Support to Civil Society Capacities" program

Grant contract: Nr. 2018/395-785

Subcontracting Authority: Institute for Nature Conservation in Albania-INCA

Guidelines for Applicants

Mini-grant scheme for ECSOs

"Civil Society Capacity Building for Advocacy and Public Participation in decision-making processes on the use and management of natural resources, Grant Program"

Delivery for deadline for full application

11December 2018 (time17:00)

Postponed deadline for full application

21 December, 2018, (time 14.00)









NOTE

This is an Open Call for Proposals where all the documents will be submitted together. In the first instance, only the qualification documentation will be verified. Then, for the applicants who have been selected, the full proposal will be evaluated by an Evaluation Committee. Eligibility will be checked on the basis of supporting documents required by the subcontracting authority and will be sent together with the application. In special cases, after the evaluation phase, supporting documents and / or clarifications will be required.











1. "MINI-GRANT SCHEME FOR CIVIL SOCIETY CAPACITY BUILDING FOR ADVOCACY AND PUBLIC PARTICIPATION IN DECISION-MAKING PROCESSES ON THE USE AND MANAGEMENT OF NATURAL RESOURCES,

A. General information

Reducing natural resources, losing biodiversity, and climate change seriously threaten the environmental conditions that are needed for human existence and the foundations of our economic prosperity. Although Albania has a high biological diversity (containing about 30% of European flora), biodiversity is suffering major damage in recent years and in many irreversible cases such as hydropower, quarrying, infrastructure construction, cutting and burning of forests, drying of wetlands, uncontrolled urbanization, construction in coastal areas, water pollution, damage to mountainous areas, etc., which have seriously affected the habitats of endangered or critically endangered species. Albania should also take into account the cumulative impact of human activities on protected areas, landscapes, water resources, fauna and flora. Protected Areas are high-value biodiversity values of national and international importance and require a special protection status to preserve the values they represent, but they are faced with problems attributable to insufficient legislation, lack of respect for law enforcement, weak democracy, broad authority given to public officials, minimal responsibility, professionalism and low transparency.

While protected areas are perceived only by the environment / nature, they currently address a wide range of issues, such as regional rural and social development, sustainable use of natural resources, participatory governance, environmental justice, etc. The work of active civil society in the environment and the protection and sustainable use of natural resources are intersected in this area. Their engagement also needs media recognition and support, which is another important actor of democracy.

In this contest, Project titledEmpowering Civil Society Organizations to promote nature protection in Albania aims to support the advocacy work of CSOs to promote environmental protection, fight against corruption in the environment and climate change, increase the right to information on the decision-making process that affects the environment

The project has officially started in May 2018 and has duration of 30 months. The project is implemented by the Institute for Nature Conservation in Albania (INCA) and the International Union for Conservation of Nature (IUCN) in partnership.

This project will aim to increase transparency and public participation in the conservation and management of protected areas. The Pilot Areas to be considered during the implementation of the project are: DivjakaKaravasta National Park, Shebenik-Jablanica National Park, Kune-Vain-Tale Nature Park and Porto Palermo's marine area with special natural values proposed for being a marine protected area. Pilot areas selected for this project constitute a mosaic of national nature values that should be protected and developed in cooperation with the local community and public participation in the decision-making process. Within this action, the capacity building of civil society organizations (CSOs) in each of the four selected pilot areas is intended to be achieved through the provision of financial support. Consequently, the WHOs will increase their technical knowledge and skills and strengthen their capacities to advocate and lobby and maintain a constructive approach to their views. WHOs will join a national network together with partners in the









main activities of the project.

B. Civil Society Capacity Building and Advocacy Grant Program

B. 1. Program Objectives and Priorities

The program aims to build the capacities of civil society organizations, in the four pilot areas, who are interested in similar topics and who become beneficiaries of financial support provided through the Minigram Program

The activities under this Program have as their objective:

- to enhance and strengthen the skills and active role of Civil Society Organizations (CSOs) on the enforceability of legislation, in the fight against corruption and minimizing the negative impacts on the management of natural resources and protected areas.
- Encourage co-operation between WHO and public authorities, local communities and the media, and to encourage the development and development of partnership between them, in creating a long-term work program focusing on improving the enforcement obligation of national legislation and EU acquis in the field of nature protection(OSHC who receive financial support will participate in capacity building events)

The Advocacy Grant and Civil Society Capacity Building Grant Program is designed with the aim of strengthening the capacity of selected organizations to participate actively in decision-making and advocacy. This will be accomplished by providing training on capacity building in relation to policies and advocacy in the conservation and sustainable development of natural resources.

Seminars and trainings will be made at the national and local level to disseminate knowledge, thus facilitating the exchange of information and best practices between the project partners and the recipient MSOs and not only. Moreover, the Beneficial ECSOs will take part in Pilot Management processes in order to provide practical experience, increasing the degree of expertise and autonomy for future participation in decision-making. The recipient MSOs will transfer the knowledge and expertise gained to other local / partner WHOs that they will engage throughout the project life and beyond.

B.2. Indicators

The Advocacy Grant and Civil Society Capacity Building Program is designed to achieve the following project indicators. Possible applicants should address how their project objectives relate to these indicators.

- Targeted ECSOhave strengthen their knowledge, skills and capacities to engage in advocacy and to participate in decision-making processes related to conservation and management of protected areas, improving their organizational and networking skills.
- Selected media in the targeted areas improve the conceptualization of the role of civil society in public life and increase media coverage of the role of civil society in decision-making processes, focusing on the protection of natural resources.
- Capacity and autonomy of ECSO for engagement, advocacy and lobbying is increased









- The regulatory framework regulating nature conservation has been improved through the constructive engagement of ECSO.
- Policy recommendations for the regulatory framework of political decision-making on the use and menagement of natural resources and Pas with public participation are submitted to public authorities

B.3 Financial allocation provided by the contracting authority

The total project budget for each grant requested in this call for proposals should be more than 20,000 EUR. The awarded grant will be transferred into the euro currency in the bank account of the organization and will cover the entire budget submitted up to the amount of funds available. Applicants must provide the budget prepared in the euro and lek currency. The exchange rate to be used should be 1 euro = 129.85lek

B.4 Rules of this call for proposals

These guidelines set out the rules for presenting, selecting and implementing the activities funded in this Call.

B.4.1. Eligibility criteria

There are three categories of eligibility criteria that relate to:

(1) actors / applicants:

Applicant, which means the organization submitting the application form; if any, his coapplicant (s) (unless otherwise specified, the applicant and his / her co-applicant (s) hereinafter referred to together as "the applicant")

(2) Project proposal:

Activity for which a mini-grant can be awarded

(3) eligible costs:

Types of costs that can be taken into account when determining the amount of the grant

B.4.1.1. Eligibility of Applicants (eg. Applicant and Co-Applicant(s))

- Eligibility by geographic location

The Grant Program for Advocacy and Civil Society Capacity Building will be allocated to the ECSOs that have their seat and act in the location of four pilot target areas considered by the project such as: National Park of Shebenik-Jabllanicë (Municipalities of : Librazhd, Prrenjas, Elbasan), National ParkDivjakë-Karavasta (Municipalities of : Fier, Lushnjë, Rrogozhinë, Divjakë), the Marine area of Porto Palermo (Municipalities of: Vlore, Himarë) and Natural Park of Kune-Vain-Tale (Municipality: Lezhë).

Qualified organizations can only apply or







partnerships, and the latter will be more favored

- Partnerships

Organizations (NGOs) can form local or regional partnerships to increase the impact of their project and their chances of winning a grant. If applied together with one or several partners, a single application form, a work plan and a budget must be submitted, but each partner must submit separately the legal documents related to their organization. The contract will be linked to the main Applicant (Lead Organization).

The budget should reflect the financial responsibilities of each individual partner. Partnerships must have a sound reason, where each partner brings individual expertise to the project and takes the necessary responsibilities by creating an idea project and an implementation plan that is efficient and cohesive.

- Eligibility criteria

- In order to maintain a balanced representation of the four pilot areas selected, at least one beneficiary will be selected from each of the four pilot areas. All beneficiaries will have to meet the following minimum criteria
- registered in Albania for at least two years for the lead applicant / leader organization and one year for the co-applicant;
- Have a bank account for the organization (for the lead applicant);
- Must have a clear mission regarding environmental protection and nature, or participatory governance / democratization

- Eligible Criteria for Lead Applicant/Lead Organization

- Be active for at least 2 years, verified by court decision
- Have as their main field of work the protection of the environment and nature, or participatory governance / democratization (lobbying, raising awareness and competencies of citizens, promoting public participation, transparency, access to information) of society having and a successful history of environmental protection, verifiable by a list and summary of previous projects / activities under Annex D;
- Have a Coordinator / Project Manager budgeted which has not less than 2 years' experience with projects in the field of nature protection and / or conservation of verifiable natural resources with the CV document.

- Legal Administrative Documentation Required for the Lead Applicant/Lider Organization

Lead organization must provide in the application documentation:

- The Court Registration Act and the Founding Act of the Organization (copy of the original
- Organization Statute (copy from original)
- Properly completed Legal Identification Form (Appendix F)
- Statement on the fulfillment of the general criteria (Annex C)
- Tax number (NIPT) (copy of the original);







- A financial identification form according to the model attached to (Appendix G) of these instructions, certified by the bank
- Annex D duly completed in relation to the project's references (for the last 2 years) of the organization
- Project Coordinator /Financier CVs

If the organization does not provide a copy of the above documents, it will be immediately excluded from the evaluation process

INCA reserves the right to request the original documents in case of necessary verifications or suspects for fraud or misconduct.

Eligibility criteria for Co-applicant (s) / Partners

The co-applicant (s) are involved in the design and implementation of the project proposal, and the costs they will cover should be acceptable as well as those of the

For partner organizations (co-applicants), the beneficiaries will meet the following minimum criteria:

- Registered and active for at least one year in Albania
- There should be a clear mission regarding environmental protection or participatory governance/democratization

Legal and Administrative Documents Required for Co-applicant (s)/Partners

Partner / co-applicant organizations should provide in the application documentation

- Court Records Act and Founding Act of the Organization (copy of the original
 - Organization status (copy of the original)
 - Properly completed Legal identification form (AnnexF)
 - Tax number (NIPT) (copy of the original);
 - Statement on the fulfillment of the general criteria (AnnexC)
 - The co-applicant (s) must sign the Mandate in Annex H of the Mini-grant Application

Relationships between Lead applicant and Co-applicant

At the time of signing the mini-grant contract with the winning applicant (if any) and the coapplicant (s), the applicants will become the beneficiaries in the project proposal activities. In particular, the lead applicant (leader organization) will be the beneficiary identified as the Coordinator. The Coordinator is the principal interlocutor of the Contracting Authority. He represents and acts on behalf of any other beneficiary (if any) and coordinates the design and implementation of the Project.

If the Mini Grant Contract is linked, the co-applicant (if any) will become a beneficiary in the project (together with the Lead Partner / Coordinator).

Potential Organizations are encouraged to increase the impact of their actions by forming local partnerships before applying. In the case of equal conditions, priority will be given to partnership applications.









4.1.2 Eligibility of project proposals

- Duration

Projects to be awarded a mini-grant should be implemented for a period of 18 months

- Areas / Topics

While each of the receiving WHOs will determine their specific objectives and results (measurable, according to the indicators under point B.2), they will be expected to include at least one of these:

- Engage actively in cooperation with public authorities (local or national) or private investors monitoring interventions focusing on the use of natural resources-distribution or management processes in four pilot areas. Preparation of a study of the negative impact assessment that comes from the management and utilization of natural resources in the pilot areas.
- Organizing seminars or roundtables or concrete awareness-raising activities with local
 communities, other WHOs, public authorities, private companies, financial
 institutions and the media to share awareness-raising messages about the importance
 of public participation, transparency of democratic decision-making processes with
 focus on the development and sustainable management of natural resources in the four
 pilot areas selected. Beneficiary MSOs will share their knowledge of these technical
 issues, while increasing their experience and capacity to engage with a variety of
 other local, regional and national actors.
- Advocate and lobby for improvements in legislation, regulations and / or enforcement procedures related to the decision-making of PAs; with focus on creating frameworks for better public participation and transparency in these processes.

Eligible Activities for financial support

- ➤ All ECSOs applicants will propose a series of activities to achieve at least one of the objectives set out in point. B.1. In addition, beneficiary CSOs should participate in capacity building training in advocacy and lobbying and in national legislation on nature conservation and the management of protected areas.
- ➤ Benefiting ECSO will also be encouraged to participate actively in the national network. Part of the financial support provided will be used to cover the travel expenses of the receiving ECSO to participate in these compulsory activities. All activities proposed by the receiving ECSO should be aligned with one or more of the following activities.
 - 1) Training activities, study visits and concrete actions on the ground-regarding program goals and planned activities.
 - 2) Facilitating contacts, consultations and discussions between different actors-local lawenforcement authorities, decision-makers: leaders and municipality councils and parliamentarians; users of natural resources; media; etc.
 - 3) Communications and information activities to support consultations with interested parties:
 - 4) Organization of roundtables, seminars
 - 5) Monitoring, Promotion and Advocacy of the implementation of laws and regulations adopted for the management of PA;





- 6) Establish dialogue with decision-makers and stakeholders relevant stakeholders for sustainable use of natural resources and management of protected areas:
- 7) Public awareness and public awareness campaigns;
- 8) Activities aimed at providing a dialogue with partner OSHC or national OSHC active in other areas that may have value-added knowledge/expertise for decision-making process.

In addition to creating their own activities, the Beneficiary ECSOs will use these funds to cover the costs of participating

- 1. In the one day national training on advocacy that will be organized by INCA in Tirana in the second trimester of 2019.
- 2. In the one-day training that will be organized by INCA in the pilot area they represent in the third quarter of 2019, with the topic of national legislation and the fight against corruption, focusing on the sustainable use of natural resources and the good management of protected areas. Beneficiary ECSO should ensure their participation and engagement and participation of at least 5 to 10 local OMSHs as well as representatives from local and regional media and public institutions.
- 3. At the roundtable to be organized by INCA in their area, in the fourth quarter of 2019, with representatives from local and regional public authorities, private investors, financial institutions, ECSO and media with focus on sharing and discussing recommendations and needs assessments.
- 4. In the one-day seminar to be organized by INCA in this area, in the fourth quarter of 2019, with local media representatives on their role in promoting transparent decision-making on the use and management of natural resources. Beneficiary ECSO should ensure their participation and identify and engage many representatives from local media.
- 5. In the contest activity on the best media story about the right to information and public participation, the decision making process for sustainable use and management of natural resources and ZM. The competition will be organized by INCA in second month of 2020. Beneficiaries of ECSOs should have previously collaborated with local media for conducting competitive chronicles.
 - Beneficial ECSOs should provide dedicated budgets for the inclusion of Local Media in their activity. Grant recipients are strongly encouraged to attend and participate in public consultations on issues of natural resource use (where appropriate). In drafting the budget, the proposer must plan a fund for the budget "Human Resources" budget, not exceeding 30% of the proposed total budget.

Applicants should provide dedicated budgets for the inclusion of Local Media in their activity. Grant recipients are strongly encouraged to attend and participate in public consultations on natural resource use issues (where appropriate). In drafting the budget, the proposer must plan a fund for the budget "Human Resources" budget, not exceeding 30% of the proposed total budget.

It is in the interest of the applicant to provide a realistic and cost-effective budget.









-Unauthorized / Actions Non-eligible for Funding

The following activities will not be funded by the Mini Grants Program:

- individual sponsorships for participation in seminars, conferences, outside the objectives and activities of the project; (conferences can be funded only if they are properly justified and fall under the call for proposals objectives and are part of a range of other activities to be implemented throughout the project life);
- actions solely or principally linked to individual scholarships for studies or training
- preparatory work for project design
- co-financing of other projects;
- Activities that support political parties or illegal activities
- deficit financing and equity funds;
- financial subsidies for other organizations;
- purchase of land, buildings and offices;
- retroactive funding for projects that are already under implementation or completed;
- projects that are developed outside the target regions;
- purchase of equipment;
- humanitarian activities

The following costs are not funded:

- Debt and financial measure for loss or debt of the applying organization;
- Paying interests
- Articles that are funded in another program;
- Purchase of land or buildings
- Loss of monetary exchanges
- Taxes
- Third party loans
- Taxes, except value added tax, Personal Income Tax and Corporate Office lease tax
- Customs and import duties, or any other fees
- purchase, lease or lease of existing land and buildings, except where the offices should be explicitly leased for the operation (to be demonstrated by the applicant);
- fines, financial penalties and litigation costs;
- second hand equipment:
- Conversion costs, exchange fees and losses associated with any component eurospecific accounts, as well as other financial expenses;
- Contribution to nature
- Credit costs
- Amortization costs
- Debts and debt service payment;
- provisions for potential future losses or obligations;
- debts and their interests;
- Expenditures declared by the beneficiary and covered by another action or other program.









C. Visibility

The Grantee beneficiaries will be required to implement the set of visibility rules established in accordance with the objectives and priorities and to guarantee the EU visibility rules (see the Communication and Visibility Manual for specified EU external actions and published by the European Commission in.

http://ec.europa.eu/europeaid/work/visibility/index en.htm).

During the program the Albanian version of the manual will be made available to the beneficiaries.

The proposer must plan a dedicated project visibility fund, to a mass not less than 5% of the total proposed budget.

D. Applications

- How to apply

Applications must be submitted in accordance with the Application Form (Annex 1). Applicants must prepare and submit their application in Albanian language. Any major error or discrepancy that relates to the items listed in the instructions in the application form (eg if the amounts on the budget work sheets are incompatible) may lead to the rejection of the application Clarifications will only be required when the information provided is unclear and hinders INCA and the Evaluation Commission to make an objective assessment..

Handwritten applications will not be accepted.

Please note that only the application form and the published annexes that must be completed will be evaluated. The project proposal should be prepared, following closely the application instructions and the published formats. It is therefore of great importance that these documents contain all relevant information about the operation.

Where and how to send the application?

Applications and all supporting documents mentioned in these guidelines, acknowledgment 11 <u>December 2018</u>, at 5 pm at the address: Institute for Nature Conservation in <u>Albania</u>, Islam Alla Street, IVEA Palace, First Floor, Tirana or electronically at the <u>address</u>: info@inca al.org

Unfulfilled applications arriving outside the deadline set out above will be rejected.

Possible Applicants may submit questions about the Grant Program or the documents to be submitted by 23 November 2018, the email address-info@inca_al.org.

*If you apply with one or several partners, only one application form, work plan, and budget should be used, but each partner should separately provide the legal documents related to their organization. The budget should reflect the financial responsibilities of each partner

* Once the proposals have been submitted,

applicants will not be











allowed to make changes to their applications. However, if necessary, the Project Officer may contact the applicant for further clarification

* Applications should reflect how the objectives of the project coincide with the **Program Indicators listed in Point B.2 Project Indicators of this Guideline**

Number of applications and grants for applicant

The Applicant cannot submit more than one application in this Call for Proposals.

The applicant may not be co-applicant in another application at the same time, within this

A co-applicant cannot submit more than one application in this Call for Proposals.

E. selection and Punctuation Process

Applications will be evaluated based on how much they relate to the objectives of the Action and how efficiently they address those Project Indicators. Applications to be evaluated will be local applications from the four pilot areas of the project and this will be done after evaluation and pointing by the Evaluation Commission. Completion of assessments and announcement is expected to be completed on December 21, 2018.

Applications will be examined and evaluated by the INCA Evaluation Commission. All projects submitted by applicants will be evaluated according to the following steps and criteria. If the application review discovers that the proposed project does not meet the eligibility criteria, the application will be rejected on this basis

E.1 Opening and administrative assessment

Will be evaluated as it is described bellow.

Compliance with the submission deadline. If the deadline is not met, the application will automatically be rejected. The Application Form meets all the criteria set out in the Eligibility Criteria list. If any of the required information is missing or incorrect, the application will be rejected will not be further evaluated. To be eligible for further evaluation, each of the following questions should be answered "Yes"

Administrative Criteria	Yes	No	Comments
1. Is the application submitted within the deadline?			
2. Is the proposal according to the application format previously defined by INCA?			
3. The proposal is in Albanian?			
Eligibility criteria:	Yes	No	Comments











Acceptable applicant:
- Has the application submitted by an eligible Applicant / Co-Applicant been submitted?
- The registration decision in the court has been filed
- The organization statue is submitted
- The Legal Identification Form is submitted
- Financial identification form is submitted
- A copy off NIPT is submitted
- Self-declaration according to AnnexC is submitted
Note: The above documentation applies both to the Primary Applicant and to the Co-Applicant
- Annex H for co-applicants
2. The physical presence of the applicant / coapplicator in the specified region:
Is the applicant / co-applicator localized and active in the defined areas
3. Budget limit:
Is the total budget of the project within the limit(max EUR20,000)
4. The duration of the project is 18 months as described in the guide.
5. The applicant co-applicant has submitted only one application for this call

E.2. Scoring for technical and financial assessment

Each evaluation criterion will be divided into parts and sub-parts. Each sub-part will be given 1 to 5 points in accordance with the following guidelines: 1 = very weak; 2 = weak; 3 = sufficient; 4 = good; 5 = very good

Only projects that have a minimum of 70 points will be proposed for a grant, depending on available funds.

Some of the points in this evaluation matrix are

given double the points











to consider favorable aspects of the project.

E.3. Evaluation Grid

Pjesa	Maximum points
1. Financial and Operational Capacity	15
1.1 Does the applicant (and partners) have sufficient experience?	5
(especially for issues to be addressed)	
1.2 Does the applicant (and partners) have sufficient technical	5
expertise? (especially knowledge about issues to be addressed)	
1.3Does the applicant have sufficient human resources?	5
2. Relevance	25
2.1 How relevant is the proposal to the objectives and one or more of	5 x 2
the project indicators of the call for proposal?	
2.2 How relevant to the particular needs and constraints of the target	5 x 2
country/countries or region(s) is the proposal? (including avoidance of	
duplication and synergy with other initiatives)	
2.3 How clearly defined and strategically chosen are those involved	5
(final beneficiaries, target groups)?	
3. Methodology	40
3.1 Are the activities proposed appropriate, practical and consistent	5
with the objectives and expected results?	
3.2 How coherent is the overall design of the action?	5
3.3 A formonaplikantinjëpartneritet me njëorganizatëtjetërlokale,	5 x 2
brendaqëllimittëthirrjespërpropozime?	
3.4 Is the level of involvement and participation of the partners in the	5
proposal satisfactory?	
3.5 Is the level of involvement and media participation in the proposal	5 x 2
satisfactory?	~
3.6 Does the proposal contain objective, verifiable indicators for the	5
outcome of the action?	~
4. Stability	5
4.1 Is the action likely to have a tangible impact on its target groups?	5
5. Budget and cost efficieny	15
5.1 Is the rapport between estimated costs and expected results	5x2
satisfactory?	
5.2 Are the proposed costs needed to implement the action?	5
Maximum total score	100

E.4. Grant contracts and payments

The grant contracts and the first installment payment will be made by signing the contract. Depending on the project proposal and the budget, the awarded grant can be transferred in two installments.

E.5. Reporting

The Grant Beneficiaries will submit 3 Interim Narrative and Financial 6 Monthly Reports and a Final Report at the End of the Project.





* The project officer may request information at certain time periods or project activities.

E.6. Monitoring and Evaluation

The monitoring and evaluation of approved projects will be implemented by the INCA Project Officer. INCA staff or private audit firms can monitor program work at all times to ensure satisfactory performance. In addition, INCA reserves the right to review finances and expenses at any time during the grant period or one year after the completion of the project. All invoices must be kept for three years after completion of the project, unless otherwise stated.. A regular communication with the Project Officer needs to be established. In addition to calls, e-mail exchanges and updates, monitoring visits will be organized to monitor project activities, CSO relations with other stakeholders and financial management of the mini-grant. For the purpose of achieving project objectives, the Project Officer may recommend adjustments to the work plan in agreement with the grant beneficiaries.

Applicants should mention success indicators and measurement methods in designing their project. The Project Officer will evaluate these indicators and any data collected during the duration of the project to monitor the outcomes / effects of project activities. It will be a mid-term evaluation meeting after the end of the first year and a final at the end of the grant period. The project results will be evaluated within the beneficiary's success indicators in its project proposal in addition to the overall contribution that it provides for the Action.

Anekse:

- 1. Application form (Anexx 1)
- 2. Work Plan (Annex 2)
- 3. Budget form (Annex 3)
- 4. Example of a narrative technical report (Annex 4)
- 5. Example of a financial report (Annex 5)
- 6. Checklist (Annex 6)
- 7. Annex C: Statement on the fulfillment of the general criteria
- 8. Annex D: Project references (for the last 2 years) of the organization
- 9. Annex F: Legal identification form
- 10. Annex G: Financial identification form
- 11. Annex H for co-applicants



