Short-term Technical Assistance

Terms of Reference / Scope of Work

Date: November 18, 2026

Project	**Ghazanfar Bank Solar Finance Product**	
Start Date	22.12.2026	
End Date	26.04.2027, or the final acceptance of the final deliverable to be provided hereunder, whatever occurs later.	
Reports to	*Name - Title:*	Mohammad Al-Asadi, Senior Development Finance Analyst
	E-mail:	m.alasadi@acgf.de, ta@acgf.de
Contract Type	Lump sum as per the acceptance of the achieved deliverables	
Estimated level of effort	70 Service Provider days	

1. Background

1.1. Institutional Background

ACGF Foundation ("ACGF") was established in September 2014 by the German Federal Ministry for Economic Cooperation and Development (“BMZ”) and DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH (“DEG”).

ACGF has received all financial resources of a previous guarantee project managed by DEG, including its entire outstanding guarantee portfolio, and has been managing all operations since the beginning of 2015. ACGF provides partial guarantees and matching grants to Afghan financial institutions which provide credit to local micro, small and medium enterprises (“MSMEs”). It also provides technical assistance (“TA”) to Afghan financial and other institutions. ACGF is supported by its locally registered branch and its subsidiary SME Client Support Afghanistan LLC (“**SCSA**”), a Kabul-based financial consulting company focused on providing ancillary services to ACGF in the areas of credit guarantee business including TA for Afghan PIs on behalf of ACGF.

ACGF’s mandate is to contribute to strengthening the emerging financial sector and to developing private-sector capacity in Afghanistan, thus, to support the creation of employment and income. ACGF facilitates access to finance for Afghan MSMEs. ACGF’s objectives are achieved mainly by sharing credit risk with the Afghan partner financial institutions (“PIs”) by providing credit guarantees

for MSMEs and by providing comprehensive technical assistance (“TA”, training, coaching, product development, risk management improvements etc.).

As per the end of 2025, ACGF (including its legal predecessor) has issued approx. 37,133 guarantees to support a combined disbursement of USD 340m in MSME loans. 71.9% of ACGF partner institutions' outstanding SME financings are backed by ACGF guarantees, with 49% of the outstanding guaranteed financing portfolio located in regions other than Kabul, Balkh, and Herat. ACGF estimates a retention and creation of approx. 151,078 jobs across the guaranteed businesses. Additionally, 2,780 partner financial institution staff have been trained until end of 2025.

1.2. Project Background and Rationale

Current electricity generation in Afghanistan is insufficient, geographically limited, and unevenly distributed across urban and rural areas, resulting in households and businesses spending disproportionately large shares of their income on energy. Solar energy holds significant potential to mitigate the lack of clean, reliable, and affordable energy across Afghanistan. Solar irradiation levels are high, and solar photovoltaic (SPV) systems are technically feasible to install even in off-grid areas. Despite these opportunities, high upfront costs and limited access to finance have precluded the widespread adoption of solar systems in Afghanistan. Accordingly, any meaningful effort to expand solar energy use must be accompanied by appropriate and accessible financing solutions.

Against this energy access challenge, the role of financial institutions in enabling solar adoption becomes critical. However, Afghanistan's financial sector itself has undergone significant structural changes in recent years. After a period of limited operational activity following the change in government, Afghanistan’s financial sector resumed operations in 2022 under a new Sharia-compliant regulatory framework.

Currently, ACGF’s Partner Institution (PI) Ghazanfar Bank finances solar products through Murabaha arrangements for solar energy solutions used in households, enterprises, and agricultural activities. However, these arrangements do not include terms and conditions specifically tailored to solar energy; instead, they use standard financial products with “solar” as the financing purpose. Additionally, there is no solar specific assessment procedure or tool implemented, yet.

Ghazanfar Bank has recently approached ACGF to support the development of a dedicated solar finance product. As of May 2026, the Bank receives approximately 20-30 applications per month from businesses seeking to procure solar energy systems; however, only a limited number can be financed due to existing institutional and capacity constraints. The Bank has accordingly identified the need for a dedicated, customized solar finance product to enable it to effectively meet the growing market opportunity. The Bank estimates that, with enhanced product concept framework, guidelines, and operational procedures demand could increase by 10-15%, alongside a corresponding improvement in its institutional capacity to meet this demand. The majority of applicants for solar financing fall within the SME segment, with a smaller proportion from micro enterprises. The Bank

estimates that 60% of demand will originate from SMEs, approximately 35% from microbusinesses, and a limited share of around 5% from household clients.

Although current demand for solar products and their financing is confirmed to be high, it remains essential to conduct a structured assessment of clients' precise needs and preferences regarding solar products prior to moving forward with product development. In parallel, the selection of suppliers capable of providing reasonably priced, high-quality solar products with reliable after-sales and maintenance support is a critical prerequisite. Ghazanfar Bank has already initiated negotiations with solar equipment distribution companies with a view to signing Memoranda of Understanding (MoU), under which selected suppliers would be entitled to assess the solar energy requirements of clients referred by the Bank and submit feasible offers.

Drawing on prior ACGF experience in the Afghan energy finance market, several challenges warrant careful attention during this assignment. These include: the comparatively high cost of solar products offered by pre-selected suppliers relative to alternative systems available in the market; inconsistent maintenance and after-sales service for installed solar equipment; and the need to raise awareness among potential clients regarding both the benefits of solar energy and the availability of associated financing schemes. These lessons will inform the design of the product development approach and the criteria applied in supplier selection.

Several key areas have been identified for targeted support under this assignment:

- Targeted demand-side assessment: Conducting a qualitative study through in-depth interviews and Focus Group Discussions (FGDs) to assess client needs and preferences.
- Supply-side assessment: Identifying and evaluating qualified suppliers of solar energy equipment operating in the Afghan market.
- Focused feasibility study: Including operational and financial portfolio growth projections to inform product viability.
- Product development: Designing a dedicated, Sharia-compliant solar finance product tailored to the needs of Ghazanfar Bank's target segments.
- Outreach activities, to support the launch and outreach of the new product to prospective clients.

These efforts will build upon the existing concept and operational structure of solar finance currently implemented by the Bank.

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2. The Assignment

2.1. Summary

Ghazanfar Bank has approached ACGF to seek support for the development of a solar finance product, responding to the rising demand for solar products in Afghanistan. ACGF supports this initiative, as access to solar finance aligns with its mission. The Service Provider will develop a solar finance product for Ghazanfar Bank, preceded by a brief market assessment that includes both supply- and demand-side assessments, as well as a feasibility study with portfolio growth projections, which should be aligned with the bank's business development strategy. The product development will be complemented by the adaption of financing assessment procedures and tools, staff capacity building, and the development of a marketing strategy to promote the product. Ghazanfar Bank has already prepared a Concept Note for Murabaha Solar Financing and financed some businesses for the purchase of solar energy systems based on it. In addition, the Bank has started negotiations to sign Memorandum of Understandings (MOUs) with some major suppliers of solar energy systems in Afghanistan. Therefore, this project will build upon the previous achievements in this regard. The project implementation is expected to take approximately 18 weeks.

2.2. Objectives

The primary objective of this project is enhancing access to solar finance at Ghazanfar Bank.

The secondary objective of this project is enhancing access to clean and reliable electricity for businesses and households in Afghanistan and thus create positive socio-economic impacts.

2.3. Result Framework

#	Expected Results	Indicators of Achievement
1.	Ghazanfar Bank is equipped with a structured and evidence-based understanding of the Afghan solar market, including an assessment of client financing needs, a review of qualified equipment suppliers, and a feasibility analysis with portfolio growth projections to support sound product development decisions.	• Integrated market assessment report finalized and formally reviewed by Ghazanfar Bank management. • Feasibility study includes portfolio growth projections for at least 3 years, with base, optimistic, and conservative scenario analysis. • Report includes actionable recommendations for both product design and supplier engagement.
2.	Ghazanfar Bank is equipped with a structured, Sharia-compliant solar finance product and solar-specific appraisal tools, including procedures that support consistent, risk-aware assessment and	• Solar finance product documents developed and approved, including product terms, eligibility criteria, pricing structure, and maintenance component, covering both MSME and private household segments.

	financing decisions for MSMEs and private households.	• Solar-specific appraisal tools and updated assessment procedures delivered and approved, incorporating fuel cost savings methodology into repayment capacity calculations.
3.	Ghazanfar Bank is prepared for product launch through staff capacity building on solar finance and the development of a marketing approach and promotional materials that support client outreach and uptake.	• Bank staff trained across relevant departments (credit, Sharia, operations, risk ... etc.) and training materials developed. • Bank staff are able to independently identify eligible solar finance clients and conduct appraisals using the developed tool, as demonstrated through the applied training exercise. • Strategy document submitted and approved, including target segment definition, key messages, promotional materials, and proposed outreach channels.

3. The Proposed Implementation

3.1. Work Plan

No.	Phases, Activities, Deliverables	Suggested Level of effort (in days)	Suggested Time Frame
0	**Preparation**	**0.5**	**Week 1**
0.1	'Kick-off' call with the Service Provider, including: • Stakeholder introduction • Decision on project management • Decision on file sharing • Decision on review rounds • Decision on the regular follow-up calls. • Presentation of the workplan • The introduction of a structured methodology for requirement collection **Deliverable 0: Kick-Off call meeting minutes**	0.5	
1	**Qualitative Demand Side Assessment**	**14**	**Week 1-3**
1.1	The Service Provider reviews existing documentation and conducts interviews with Ghazanfar Bank staff to understand the status quo of the introduction of a solar finance product. The desk research shall focus on existing solar finance documentation, Ghazanfar Bank's current solar financing experience, and a brief review of alternative energy costs to contextualise the attractiveness of solar products for target client segments.	4	Week 1

1.2	The Service Provider conducts a minimum of four focus group discussions with potential end users to further specify solar systems needs and financing needs. Additionally, the Service Provider conducts Key Informant Interviews with relevant stakeholders in different regions, including selected MSMEs and technical solar experts	7	Week 2
1.3	The Service Provider drafts a demand side assessment report	3	Week 3
1.4	ACGF and Ghazanfar Bank review the demand side assessment report	0	Week 3
	Deliverable 1: Demand side assessment report		Within 3 weeks of the assignment
	Deliverable 1 Acceptance:		Within 10 days of receiving the deliverable
2	**Supply Side Assessment**	**10**	**Week 4 - 5**
2.1	The Service Provider conducts a supply side analysis, including 1- PV Supply Side Assessment • Supplier mapping • Analysis of the supplier's performance including capacity, quality, costs maintenance support, and repair services • Conduct Key Informant Interviews with at least 5 solar suppliers active in the following regions: Kabul, Balkh, Kandahar, Herat, Nangarhar/Jalalabad • Identification of possible cooperations 2- 2- Financing Supply Side Assessment • Available solar finance products provided by FIs in the market • Credit schemes provided by major PV suppliers in the market	8	Week 4-5
2.2	The Service Provider drafts a supply side analysis report	2	Week 5
2.3	ACGF and Ghazanfar Bank review the supply side assessment report	0	
	Deliverable 2: Supply Side Analysis Report		Within 5 weeks of the assignment
	Deliverable 2 Acceptance:		Within 10 days of receiving the deliverable

3	**Feasibility Assessment**	**12**	**Week 6-8**
3.1	The Service Provider conducts a feasibility assessment based on the results of the demand and supply side analysis. The report shall include the following parts: - An addressable market sizing and demand feasibility analysis. - Financial feasibility covering Murabaha profit rate modelling and portfolio growth projections. - Operational feasibility covering branch readiness, workflow integration, and supplier cooperation arrangements, including fraud prevention and control measures. - Regulatory and Sharia compliance considerations. - A phased roll-out plan specifying pilot branch selection criteria, target volumes, and monitoring milestones.	12	Week 6 -7
3.2	ACGF and Ghazanfar Bank review the feasibility assessment report	0	Week 8
	Deliverable 3: Feasibility Assessment Report		Within 8 weeks of the assignment
	Deliverable 3 Acceptance:		Within 10 days of receiving the deliverable
3.3	**Coordination Phase:** Ghazanfar Bank to internally discuss results of analysis and decide on approach forward, including selection of supplier(s). Ghazanfar Bank is responsible to establish the final cooperation with the supplier(s).	0	Week 9
4	**Product Development**	**10**	**Week 10-12**
4.1	Ghazanfar Bank and the Service Provider define product requirements for a solar finance product for households and for MSMEs based on the previous assessment results.	3	Week 10
4.2	The Service Provider drafts product factsheet for Sharia-compliant solar finance product with differentiated terms for each segment –one for private households, one for micro businesses, and one for SMEs.	4	Week 10-11
4.3	Ghazanfar Bank and ACGF provide feedback on the product features.	0	Week 11
4.4	The Service Provider prepares and conducts a workshop with Ghazanfar Bank's management and relevant departments to discuss the draft product features and Ghazanfar Bank's feedback.	2	Week 11

4.5	Based on the received feedback the Service Provider finalizes the product feature documents.	1	Week 12
	Deliverable 4: Final Solar Finance Product Factsheet		Within 12 weeks of the assignment
	Deliverable 4 Acceptance:		Within 10 days of receiving the deliverable
5	**Development of Assessment Procedures and Tool**	**7**	**Week 13-14**
5.1	Based on the newly developed product, the Service Provider develops procedures and tools for the solar finance credit assessment.	7	Week 13-14
5.2	Ghazanfar Bank and ACGF provide feedback on the procedures and assessment tool	0	Week 14
	Deliverable 5: Solar Finance assessment procedures and assessment tool		Within 14 weeks of the assignment
	Deliverable 5 Acceptance:		Within 10 days of receiving the deliverable
6	**Capacity Building**	**9**	**Week 15-16**
6.1	The Service Provider creates training material for a 3-day training workshop on the procedures and the assessment tool(s). Material includes presentations, case studies, exercises and a test.	3	Week 15
6.2	The Service Provider trains selected staff on the newly developed product (3-day training workshop), procedures, and assessment tool(s). The workshop should include the delivery of case-based training module using an indicative pipeline of approximately 20 real SME clients. Participants will be guided through the end-to-end process of client identification, eligibility screening, and case appraisal, applying the developed tools and templates.	3	Week 15-16
6.3	Based on the training material, the Service Provider develops a self-study guide	3	Week 16
	Deliverable 6: Training material, attendance sheet and self-study guide		Within 16 weeks of the assignment
	Deliverable 6 Acceptance:		Within 10 days of receiving the deliverable

7	**Marketing Strategy & Marketing Material Development**	**7**	**Week 17 -18**
7.1	The Service Provider develops a marketing strategy for the newly developed solar finance products	5	Week 17
7.2	The Service Provider creates the content for the marketing material of the solar finance product.	2	Week 17
7.3	ACGF and Ghazanfar Bank review the draft marketing strategy and promotional material	0	
	Deliverable 7: Marketing Strategy + Marketing Material		Within 18 weeks of the assignment
	Deliverable 7 Acceptance:		Within 10 days of receiving the deliverable
8	**Project Closing Phase**	**0.5**	**Week 18**
8.1	Project closing call with the PI project management and the Service Provider to discuss lessons-learnt and project satisfaction.	0.5	Week 18
Total LoE/Timeframe		**70**	**18 weeks**

The Service Provider should be available to hold discussions and present deliverables over conference call with ACGF/SCSA and the project beneficiary, when necessary.

3.2. Technical Details of the Assignment

3.2.1. Methodology

This assignment builds upon the existing concept and operational structure of solar finance currently implemented by Ghazanfar Bank. Prior to commencing fieldwork, the Service Provider is required to review all relevant background documentation provided by ACGF and Ghazanfar Bank, including in particular the Concept Note for Murabaha Solar Financing and any draft Memoranda of Understanding with solar equipment suppliers. Findings from this review shall inform the design of the demand and supply side assessments.

Since all financial institutions in Afghanistan operate under Sharia principles, the solar finance product must be fully Sharia-compliant. The Bank currently provides solar financing primarily through Murabaha arrangements. While the product to be developed under this assignment shall be Murabaha-based, the Service Provider is requested to assess the suitability of alternative Islamic finance structures -such as Wakala or Ijarah- for specific client segments (e.g., SMEs), and to include

relevant recommendations in the feasibility study to inform future product development. The Service Provider is required to demonstrate proven expertise in Islamic finance product design. Additionally, ACGF's Islamic Finance Advisor will provide support in reviewing the newly developed product.

The Service Provider shall apply a structured, multi-method qualitative approach for the market assessment. Sampling for focus group discussions and key informant interviews shall be purposive, ensuring representation across MSME and household segments, economic sectors, and relevant geographic areas within Ghazanfar Bank's operational footprint. Data collection instruments shall be developed in English and translated into Dari and/or Pashto as required. ACGF/SCSA and Ghazanfar Bank may facilitate introductions to key informants and support logistical arrangements for field activities, where possible.

The activities and deliverables of the assignment are anticipated to be conducted in one continuous intervention of the Service Provider. The Service Provider may propose additional activities, adapt the structure of the assignment or the level of effort if deem necessary for a successful implementation of the assignment.

It is preferred that the Service Provider is available to conduct part of the assessment, particularly the focus group discussions under 1.2 and the training under 6.2 in the workplan on-site in Kabul. If travels to Kabul are not possible due to security concerns, these activities shall be conducted online. Any on-site work will be conducted with logistic support from ACGF and SCSA.

All communication as well as written documentation / deliverables will be provided in English.

3.2.2. Final outputs and Review Procedure

Deliverable	Estimated Week of submission
Deliverable 1: Demand Side Assessment Report	Week 3
Deliverable 2: Supply Side Analysis Report	Week 5
Deliverable 3: Feasibility Assessment Report	Week 8
Deliverable 4: Final Solar Finance Product Factsheet	Week 12
Deliverable 5: Solar Credit Assessment Procedures and Assessment Tool	Week 14
Deliverable 6: Training Material, Attendance Sheet and Self-study Guide	Week 16
Deliverable 7: Marketing Strategy + Marketing Material	Week 18

The Service Provider will report to ACGF's TA Analyst as well as to the designated contact of the PI.

The Service Provider will be responsible for the timely delivery of activities and deliverables. The Service Provider will give notice to ACGF in writing or via e-mail of the completion of a deliverables

and request acceptance. An approval and/or acceptance of deliverables by ACGF may require several feedback and revision rounds until deliverables are considered final. Review and acceptance of a deliverable must take place no later than 15 days after the Service Provider has given notice in writing or via email of a deliverable being ready for acceptance. Acceptance of a deliverable will be communicated in writing by ACGF's TA Analyst.

3.2.3. Logistics

For this assignment, at least one of the two key experts listed in section 4.1 below should be able to work on-site in Kabul.

All travel to Afghanistan, if applicable, will occur on the own risk of the Service Provider and the Service Provider will be responsible for taking all precautions necessary to ensure the safety of its representatives, employees, or sub-contractors. International Service Providers may account for security costs in the financial offer.

Any on-site work of the Service Provider will be conducted with logistical support from SCSA and in collaboration with the relevant officers and managers of the PI.

4. Application of Service Providers

The deadline for submission of proposals is **December 11, 2026.** Any proposals received beyond the mentioned deadline will be rejected and not included in the proposal evaluation process. ACGF reserves the right to decide not to implement the assignment or to terminate the procurement process if it is deemed appropriate. ACGF requests a minimum proposal validity period of 8 weeks after the deadline for submission of proposals (at least until **February 05, 2027**).

The Service Provider may request a clarification of any part of the Terms of References ("ToR") until 7 days prior the submission deadline indicated above, any request for clarification must be sent by email to m.alasadi@acgf.de copying procurement@acgf.de.

ACGF's evaluation process is fair, transparent, free of discrimination, and adheres to the provisions in this document. ACGF exercises the authority to evaluate and select the best proposal. The proposal will be the basis for negotiation and ultimately signing the contract with the selected Service Provider.

4.1. Qualification of Service Provider

The Service Provider is required to field a team of experts collectively possessing the skills and experience necessary to deliver all assignment activities as described in this proposal. The expert team shall comprise four (4) experts. Where one expert demonstrably meets the requirements of more than one profile and the corresponding level of effort as per the workplan, the Service Provider may assign that expert to both roles, provided this is explicitly indicated in the technical proposal.

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The following team composition is recommended for this assignment:

#	Role	Type	Primary Responsibilities
1	Solar Finance Expert (Team Leader)	Key Expert	Overall assignment coordination and quality assurance; leads demand-side and supply-side assessments; oversees feasibility study and solar finance product development; bears overall responsibility for the coherence and timely delivery of all assignment outputs; primary point of contact with ACGF.
2	Islamic Finance & Capacity Building Expert	Key Expert	Sharia-compliant product design; development of appraisal tools and assessment procedures; delivery of staff training and capacity building activities.
3	Solar Technical Advisor	Non-Key Expert	Technical input to supplier assessment; validation of technical feasibility parameters; advisory input to product terms and eligible system specifications.
4	Marketing & Business Development Specialist	Non-Key Expert	Development of marketing strategy and promotional materials.

The following qualifications are required for this assignment.

Solar Finance Expert – Team Leader

(1) At least five (5) years of relevant expertise in implementing projects related to solar finance for small businesses, with a strong understanding of solar technology in the Afghan or similar markets. Experience with solar home systems is an advantage.

(2) At least five (5) years of international relevant expertise in and in-depth knowledge of financial product development, especially of solar financing products.

(3) In-depth knowledge of market dynamics in solar finance and experience in conducting feasibility studies in Afghanistan or similar country contexts.

(4) A university degree in a subject related to the field of economics, business administration, finance, renewable energy or sustainability.

Islamic Finance & Capacity Building Expert

(1) At least five (5) years of demonstrated experience in Islamic finance, with a focus on retail and/or MSME finance under Sharia-compliant frameworks. Hands-on experience with Murabaha product structures is required; knowledge of / experience with Wakalah, Ijarah, and other asset-based Islamic finance instruments is required.

(2) At least five (5) years of experience developing Sharia-compliant financing assessment procedures and credit appraisal tools for financial institutions, ideally in the context of asset-based or sector-specific finance products

(3) At least three (3) years of relevant expertise in conducting capacity building on procedures and credit assessment with financial institutions in Afghan or similar markets.

(4) A university degree in a subject related to the field of Islamic Finance/ Economics, Economics, Business Administration, or Finance. Professional certification in Islamic finance (e.g., AAOIFI Certified Islamic Professional Accountant (CIPA), Certified Sharia Adviser and Auditor (CSAA), or equivalent) is a strong advantage.

Solar Technical Specialist

(1) At least four (4) years of experience in solar photovoltaic (SPV) systems assessment, procurement, or project evaluation. The Solar Technical Expert should be able to evaluate existing solar systems providers in the market to assess the reliability of these systems and the service quality of the suppliers.

(2) Familiarity with the Afghan solar energy market and supplier landscape.

(3) A university degree in Engineering, Renewable Energy, Environmental Science, or a related technical field.

Marketing Specialist

(1) At least three (3) years of relevant expertise in marketing strategy development

(2) Familiarity with the Afghan market

(3) A university degree in a subject related to the fields of Business, Marketing, Communications, Media Studies or Social Psychology.

The qualification of the experts shall be supported with a CV and references to relevant past assignments including (a) assignment synopsis, (b) duration and period, (c) client name and contact details, (d) relevance for underlying project and (e) expert's respective roles, responsibilities, and LoE.

If a sub-contractor is foreseen by the plan, then proof of sub-contractor's qualification should be provided too.

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4.2. Required Items for Application

In response to the posting of the ToR, the Service Provider must include the following items as part of its proposal:

1. **Technical Proposal, including:**
   - 1.1. **Company profile** (1-2 pages);
   - 1.2. **Project references for similar projects** (max. 5 projects, 1 page max. per project);
   - 1.3. **Critical analysis** of ToR and suggested LoE (1-2 pages);
   - 1.4. **Methodology** for completing the activities and deliverables detailed in the ToR (2-4 pages);
   - 1.5. **Work schedule,** including all intended activities, LoE and timeline, ideally using the format provided in Annex 1 (to be sent as a separate Excel file as well);
   - 1.6. **Written confirmation** of proposal validity period of 8 weeks after date of deadline for submission of proposals; and
   - 1.7. **CVs** of project team, stating relevant past assignments including (a) assignment synopsis, (b) duration and period, (c) client name and contact details, (d) relevance for underlying project and (e) expert's respective roles, responsibilities, and LoE. CVs must be formatted in the EU format, ideally using the template provided in Annex 2 (to be sent as one separate PDF file containing all CVs as well).

2. **Financial Offer** in USD including breakdown of total costs (using the budget template in Annex 3) that contain:
   - *a)* Service fee: Fee per day or lump sum with breakdown of costs;
   - *b)* Project support costs: lump sum with breakdown of costs or to be reimbursed against invoices;
   - *c)* Expenses: international travel, national travel, transport, accommodation, per diem allowances, etc. to be reimbursed against invoices;
   - *d)* Taxes: if applicable; and
   - *e)* Other costs: if applicable, e.g. security costs.

3. Signed **Declaration of Undertaking** (Annex 4).