

SCF – FIP (Forest Investment Program)

PROJECT TITLE: PROMOTE AGROFORESTRY AND RESTORE DEGRADED FOREST LANDSCAPES COUNTRY: TUNISIA MDB: AFRICAN DEVELOPMENT BANK

Cover Page for Project/Program Approval Request ^[a] Forest Investment Program			
Country/Region	Tunisia	CIF Project ID#	XFIPRFF02A
Type of CIF Investment:	🛛 Public	: 🗌 Private	2
Project/Program Title (same as in CCH)	Promote Agroforestry and Restore Degraded Forest Landscapes		
Sector/Pillar	 Agriculture and Food Security Agriculture and Landscape Management Agroforestry Capacity Building / Institutional Strengthening and Governance Reform Enabling Environment Forest Monitoring / MRV Indigenous Peoples / Local Communities Landscape Approaches Sustainable Forest Management Urban Development Other () 		
Project Lifetime (MDB board approval to project closure)	5 years (January 2024 – December 2028)		nber 2028)
Is this a private sector program composed of sub-projects?	\Box Yes \boxtimes No		
Financial Products, Terms and Amounts (same as CCH)			
Financial Product		USD (million)	EUR (million) ^[b]
Grant		3	
MPIS		0.4	
Public sector Ioan – Senior Ioan		14	
First loss guarantee			
Second loss guarantee			
Equity			
Senior loan			
Senior loan in local currency hedged			
Senior loan in local currency unhedged (EXCEPTIONAL REQUEST	-		
Subordinated debt/loan/ mezzanine instrument with income p	participa-		
tion Subordinated debt/loan / mezzanine instrument with income p	articina		
tion local currency unhedged (EXCEPTIONAL REQUEST)	ы псіра-		
Subordinated debt/loan /mezzanine instrument with convertil	ole fea-		
tures			
'Convertible/contingent recovery' grant/loan/guarantee (loar	ns con-		
vertible to grants or vice versa)			
Convertible Loans (convertible to equity only)			

For loans and guarantees – is this a revolving structure? [1]		
Specify local currency type here		
Other (please specify)		
Total Funding	17.4	
Co-financing		
	Please specify as appropriate	Amount (million USD)
MDB 1		
MDB 2 (if any)		
Government		6.4
Private Sector		
Bilateral		
Others (please specify)	Beneficiaries	1.3
Total Co-financing		7.7
Total Financing (Co-financing + CIF funding)		25.1
Proportion of Total Financing for Adaptation		
Proportion of Total Financing for Mitigation ^[e]		
Implementing MDB(s)		
MDB Headquarters-Focal Point:	Gizaw Kidanua Abera <u>k.gizaw@afdb.org</u>	
MDB Task Team Leader (TTL)	BILGO, Ablassé <u>a.bilgo@afdb.org</u>	
National Implementing Agency:		
Country Focal Point/s	Directorate General of Forestry (DGF) - Ministry of Agriculture, Water Resources and Maritime Fishing (MARHPM)	

¹ With a revolving structure, after the loan or guarantee matures, instead of returning the funds to the Trustee, the funds are redeployed as a new loan or guarantee.

Brief Description of Project/Program (including objectives and expected outcomes) ^[c]

With a population of 12,26 million (2021) and a gross national income of USD 3,621 per capita in 2022, Tunisia ranks among the lower middle-income countries. The country has an area of 164,000 km2 represented among others by a mosaic of diversified landscapes and ecosystems made up of forests and natural rangelands extending over an area of around 5.7 million ha, i.e., a third of the national territory. Forests and other wooded areas occupy 8.2% of the country's territory, i.e., around 1.3 million hectares, 95% of which belongs to the State domain, over which the right of use of local populations is legally recognized, while extensive grazing lands cover an area of around 4.4 million hectares, a large proportion of which is collective land, subject to the forestry regime (Youssef SAADANI, 2015).

Tunisia has experienced prolonged drought accompanied by waves of insect infestations that ravaged thousands of hectares of forestland between 2015 and 2021, with a maximum of 13,417 ha in 2021. In addition, the climate is characterized by aridity and a summer drought that lasts for 6 months. These climatic hazards threaten the sustainability of Tunisia's forestry and agricultural sectors and pose food security risks. Tunisia's agricultural sector generates up to 10% of GDP, 10% of export earnings and around 600,000 jobs. A recent study suggests that the effects of climate change could lead to the loss of around 37,000 jobs and 5% to 10% of added value in the sector by 2030. Also, Tunisia's forests are over-populated, with around 10% of the population living there. The farming activities carried out by the population are likely to encourage fire breakouts in the scrubland, pastures and forestlands. The effects of climate change coupled with the absence of an appropriate silvicultural approach have affected the adaptability of Tunisian forests, triggering a gradual decline which, in the most aggressive cases, has encouraged the proliferation of pests, particularly Aleppo pine bark beetles. This critical situation calls for urgent action to safeguard and maintain the forest cover and contribute to national and global efforts to preserve and restore natural ecosystems, their biodiversity and the goods and services that they provide to Tunisian societies and the environment.

The Project will restore and/ or rehabilitate a total of 39,350 ha of degraded land with NTFP-producing forest/tree species, agroforestry, medicinal and aromatic plant species (MAPs) and support the small and medium-sized installation, transformation and commercialization of medicinal and aromatic products including honey and beeswax. The project will also support the construction and rehabilitation of feeder-roads, fire-lookout or surveillance posts, firebreaks and water capturing structures among others. The project will consequently benefit 42,852 Tunisians (male and female) who will adopt best forestry and agroforestry production practices and contribute in the sequestration of 1,006,809tCO2e in 5 years and 32,189,572 tCO2e in 25 years.

The project aligns with the fourth thrust of Tunisia's Vision 2035: "Green economy and ecological and energy transition". It will contribute to implementing Tunisia's Strategic Development Plan (PSD, 2023-2025) and is particularly in sync with the PSD's fourth strategic thrust: "Green Economy and Climate Change" as well as various national strategies in force, including (i) the Forestry and Pastoral Strategy (SNDGDFP: 2015-2024), with its key strategic thrusts including Thrust I: "creating an environment conducive to the sustainable development of forests and rangelands"; (ii) Strategy for the Development and Conservation of Agricultural Land by 2050, (iii) National Strategy on Climate Change, (iv) National Sustainable Development Strategy, in particular Goal 15 "Protecting and restoring terrestrial ecosystems and halting all biodiversity loss". Also, through its agroforestry interventions, notably; cereal production in agroforestry systems, the project aligns with Tunisia's commitment at the Dakar 2 Summit of January 2023, which focused on food sovereignty and resilience in African countries.

The Project is also aligned to the Bank's 10 Years Strategy (2023 – 2032), notably on inclusive growth and transition towards green growth; High 5 Priorities, notably: "Feed Africa" and "Improve the Quality of Life of the People of Africa"; Pillars 1, 2, 3 of the Bank's Climate Change and Green Growth Action Plan (2021-2025), which prioritizes investments that support provision of services for climate smart agriculture and sustainable agroforestry systems as a measure to enhance adaptation in the agriculture sector. The Project is aligned with all three priorities of the Bank's Strategy for Addressing Fragility and Building Resilience in Africa (2022-2026), notably, strengthening institutional capacity, building resilient societies, and catalyzing private investment; as well as FIP eligibility criteria that address transformational change towards climate change adaptation, reduced GHG emissions and increased forest carbon stocks, and the fight against poverty. The project is in line with the Bank's Climate and Green Growth Strategic Framework 2021-2030, especially with its two first pillars: (i) Adaptation: Boosting climate resilience and adaptation to climate change and reducing fragility; and (ii) Mitigation: Promoting low-carbon development and mitigation. As a matter of fact, the project has the potential to mitigate the effects of climate change by sequestering carbon through the establishment of green biomass, and adaptation through the conservation and restoration of biodiversity and ecosystem services at the community level. The project also plugs into the Paris Climate Agreement and Goal 7 of the AU Agenda 2063 which envisages environmentally sustainable and climate-resilient economies and communities. The project further consolidates the outcomes of the Bank Group's operations in Tunisia and represents an opportunity and added value for the Bank to illustrate its unique experience in implementing FIP projects in several African countries.

The Project Development Objective is to promote the socio-economic security of populations through the restoration of forest landscapes in the State's public domain and agroforestry in the private domain to facilitate the development of rural areas and the restoration of landscapes for carbon sequestration in Tunisia.

The Project's Strategic Objectives are: (i) introduce dynamic silvicultural management of forests, taking account of the effects of climate change and the extreme events that result therefrom, while contributing to carbon sequestration in Tunisia (public domain); (ii) ensure restoration of degraded forest soils and landscapes based on the principle of land degradation neutrality with an integrated approach that improves forestry and agroforestry management in Tunisia (private domain); and (iii) increase income for forest landowners and local populations in the project landscapes and consequently socio-economic development in the project's target governorates.

The Project will be implemented in 3 governorates in Tunisia, namely (a) Béja, (b) Bizerte and (c) Siliana, based on three components as follows: (i) Restoration and stabilisation of degraded landscapes, (ii) Strengthening local community resilience and (iii) Project management and monitoring and evaluation

Consistency with investment criteria

The population of the 3 target governorates in 2022 was as follows²: (a) Béja (308,293); (b) Bizerte (598,208); and (c) Siliana (228,842). These governorates, covering a total area of 12,132 km² and representing about 8% of the country's surface area, are characterized by the highest level of poverty, the most dependence on forest and pastoral resources and the least development in the country. It is based on these characteristics that the government of Tunisia requested this FIP project for implementation in the referred target governorates. The direct project beneficiaries include: (i) approximately 1,500 private landowners (households), i.e. 7,500 people for the three governorates (at a rate of 5 people per household) targeted for agroforestry and forestry investments; (ii) approximately 9,000 beneficiaries who will benefit from support for the processing of agricultural and agro-silvicultural products; (iii) approximately 3,000 beneficiaries who will receive support for access to agricultural and forestry inputs (tree seedlings, fertilisers, materials and equipment, etc.);

² <u>https://www.citypopulation.de/en/tunisia/admin/</u>

(iv) approximately 3,000 beneficiaries whose capacity will be strengthened in terms of adopting best forestry and agroforestry production practises, alongside the professionalization of actors and the development of partnerships; (v) around 300 individual beneficiaries and 20 professional groups that will be supported in developing partnerships with market operators; and (vi) around 5,000 people who will benefit from basic infrastructure (68 km of feeder roads, water capturing structures, etc.). In addition, a total of around 600 government agents at the central, regional and local levels (DGF, DGFIOP, DGPA, APIA, IRESA, AVFA, RMTA, CRDA, etc.) will be involved in supervising implementation of the project and will benefit from the project's capacity building³.

The way in which the project responds to the FIP investment criteria is summarized below. Further details are provided under Technical Annex 4-10: "Alignment with FIP Investment Criteria and Tunisia's priorities on Food sovereignty and resilience for African countries (Dakar II)

Climate Change Mitigation Potential: The carbon likely to be sequestrated by the project is estimated at 1,006,809tCO2e in 5 years and 32,189,572 tCO2e in 25 years.

Demonstration potential at scale: The project's model of tree plantations is based not only on the ability of agroforestry and forestry plantations to sequester carbon but also on their ability to diversify the livelihoods of local populations in the context of adaptation to climate change. This will also demonstrate an approach of supporting small producers in the development of agroforestry value chains such as; the Carob grain value chain, the Rosemary essential oils value chain, the Aleppo pine grain value chain, the honey value chain, and the wheat and barley value chains. The model and the approach have a great potential for replication at local, delegation, governorate, national and international levels.

Supplementary positive effects: Additional non-intended benefits include: the employment that will be obtained elsewhere (other than from the project) by several of the 50,000 people who will be trained in agroforestry processes including in value chain development; the training and experience acquired by the relevant government agencies which will enable them to supervise other Agroforestry initiatives in other parts of the country as well as to develop the country's national agroforestry strategy; the shade that the planted trees will provide to the livestock on project and non-project landscapes, thereby reducing animal stress and consequent increase in meat and milk production in project and non-project landscapes; the reduction of erosion due to the tree cover, leading to saving millions of tons of soil which otherwise could be washed away by sporadic rains; the increased wildlife and biodiversity resulting from the presence of trees, that will accrue to local people as NTFPs and various forms of safety nets; the improved husbandry of cattle that will result from new water collection infrastructure (for cattle watering) especially in the relatively drier high risk areas, resulting in increased meat, milk and manure for soil improvement in targeted and non-targeted project landscapes. Pertaining to financial additionality, the project will fund-raise from various bilateral climate funds, including the Bank's Climate Action Window after one year of operation.

Cost-effectiveness: The 39,350 hectares of forestry and agroforestry schemes will contribute towards the sequestration of approximately 1,006,809tCO2e in 5 years of the project duration and 32,189,572 tCO2e during the 25 years impact period of the tree-based system. Based on the FIP funding of USD 17, 000,000, the non-impact period cost effectiveness of the project is estimated at USD 16.9/tCO2e, which is cheaper than the social rate of CO2e of USD30/tCO2e. Details for the Project impact period and other FIP investment criteria are reported under Technical Annex 4-9: Project Carbon and Yields Determination. **Implementation Potential:** The project will be executed by the Directorate General of Forestry (DGF), which is part of the Ministry of Agriculture, Water Resources and Maritime Fishing (MARHPM)⁴. The Minister of the MARHPM will establish a Project Management Unit (PMU) at the DGF by Decree. The PMU will be responsible for the overall management and coordination of the project. The Minister will also establish 3 Regional Project Management Units – RPMUs by Decree, in the 3 target governorates, which will be responsible for supervising implementation of project activities in the target governorates, delegations, districts and communities. Other government agencies such as the Agricultural Extension and Training Agency (AVFA); the Agricultural Earthmoving Equipment Authority (RMTA) and the Institution of Agricultural Research and Higher Education (IRESA) will support the supervision of project activities. A National Project Steering Committee (NSC) will be established to provide strategic policy direction and oversight guidance for the Project implementation. The Chairperson of the NSC is the Minister of the MARHPM or his representative. Members of the NSC will include the representatives of key line Ministries, notably the Ministry of Economy, Gender, as well as governorate level representatives, including community representatives. The Project Coordinator will serve as Secretary of the NSC. A Project Implementation Manual will be developed with clear roles and responsibilities of all parties involved in Project implementation.

Integrating sustainable development (co-benefits): In addition to climate change and mitigation, the project will provide important environmental and social benefits, through the agroforestry and forestry plantations as well as the value chain interventions, which will generate sustainable income to the targeted population. Additionally, the project will lead to the employment of about 37,000 Tunisians of whom 30% will be women. They will be employed in project activities such as; the construction of feeder roads, water harnessing infrastructure, fire monitoring structures, fire-breaks, and others, as well as permanent green employment through their adoption of cereal-based agroforestry, planting and processing of medicinal and aromatic plant products, bee keeping as well as the planting of NTFP-producing tree species and the processing of their products. These employments are expected to improve live-lihoods while restoring landscapes for biodiversity conservation thereby meeting conditions for Tunisia's eligibility for carbon market benefits and payment for ecosystem services. The project will also facilitate operation of local loans and savings schemes, (micro-credit schemes) especially for women, expected to generate revenue from local services and sales, to support agroforestry and value chain operations.

Safeguards: In-country environmental assessment, legal and institutional framework, and the Banks Integrated Safeguards Systems Operational Safeguards (ISS, OS) are key to determining project categorization based on the level of Environmental and Social risks and impacts. The project to "Promote Agroforestry and Restore Degraded Forest Landscapes in Tunisia's" components, sub-components and activities present moderate intrinsic Environmental and Social Impacts and risks.

The project's environmental and social impact assessment (ESMF/CGES) was proposed and validated as [Category 2]. It was published by the DGF on 14 July 2023 and by the Bank on 18 July 2023.

³ Section E of PAR [Beneficiaries in the target area, the project population and other stakeholders]

⁴ This is also abbreviated as MARHP (with the 'Maritime' silent) in the PAR and Technical Annexes.

Social Inclusion and Stakeholder Engagement

The design of this project is attributed to rigorous stakeholder consultation at various levels, including government, beneficiaries (local communities including women and men farmers, and associations, etc), CSOs, research institutes, and development partners during the project preparation and appraisal phases.

For a genesis, Tunisia requested support for the development of its Forest Investment Program (FIP) and was selected in May 2015 by the FIP subcommittee among other pilot countries. As a result, the country obtained a preliminary grant to prepare its Investment Plan (IP). With this support, Tunisia invested significantly in the development of its Investment Plan, with the support of multilateral development banks (African Development Bank – ADB, World Bank – WB and the European Bank for Reconstruction and development – EBRD). Tunisia opted for a highly participatory and inclusive approach in the development of its investment; involving representatives of all major stakeholders (national, regional and local institutions; civil society organizations; private sector and bi- and multilateral technical and financial development of the country's Investment Plan. The highly participatory missions included:

- A preparation mission (September 28-30, 2015) to launch the process with all stakeholders and agree on an action plan;
- A technical mission (March 7-24, 2016) for exchanges with the various partners in order to better understand the realities on the ground;
- A first joint BMD mission (June 20-24, 2016) to discuss the preliminary results with the various stakeholders and ensure compliance with the FIP guidelines;
- A second joint mission (September 5-9, 2016) including a presentation and discussion workshop, with all stakeholders of the latest version of the Investment Plan (IP).

The FIP document was submitted by the Tunisian government to the FIP/Climate Investment Fund (CIF) Secretariat for approval in November 2016 and was effectively approved on November 7, 2017. In December 2021, the FIC technical committee approved the concept note of the current project, granting the budget of US\$12 million for project formulation and implementation. An additional USD 5 million was approved by the FIC for the project in the first half of 2023, bringing the total funding for this project to USD 17 million. In order to start the development of the project to "Promote Agroforestry and Restoration of Degraded Forest Landscapes in Tunisia", AfDB led a project preparation mission from August 22 to 28, 2022 during which detailed consultations with development partners (FAO, AFD, PAM and others), government and national partners as well as beneficiaries, civil society representatives and other key stakeholders helped to: (a) review the project components, sub-components, activities and costs, and (b) evaluate procurement, financial management and implementation arrangements as well as the environmental, gender and social aspects of the project. The preparation mission was followed by a project appraisal mission from July 17 - 28, 2023 to: confirm the findings with a broader group of development partners, national and local project stakeholders (including forest officers of the 3 target governorates) and potential beneficiaries to align the project with the Bank Group's loan and grant policies, assess the technical, economic, social and environmental feasibility of project activities, taking into account the priorities expressed by the Tunisian government. Consultations with the relevant development partners were undertaken to ensure that the project is designed in a harmonized manner, taking account, the planned and on-going projects of other partners. The Bank will continue to coordinate with these partners in the implementation of this and other Bank financed operations in Tunisia.

Gender Considerations	
Gender Analysis (Please insert the text from the project document on the analysis of gaps in access to services, markets, and jobs by women in rela- tion to the project sectors)	In Tunisia, women represent 50.4% of the total rural popula- tion. However, they are less present in cereal-related produc- tion due to difficulties in accessing land and credit. Women are also involved in work associated with agricultural produc- tion chains as agricultural labour; represent 46% to 51% of the family agricultural workforce, and 38% of the entire work- force of the sector. However, only 5% of women are promot- ers of agricultural projects and 8.2% are farmers. In 2017, the Ministry of Agriculture estimated the number of women working in the agricultural sector at around 550,000, includ- ing 43,000 running a production unit and nearly 100,000 tem-
Gender Activities (Please insert the text describing gender-specific activities in- cluded in the project)	porary and permanent employees ⁵ . The project to Promote Agroforestry and Restore Degraded Forest Landscapes in Tunisia is classified as Category 2, ac- cording to the Bank's Gender Marker. It will contribute to promoting gender equality and women's empowerment through the implementation of the following activities: (i) Raising awareness among women and young people about forest, tree and agroforestry entrepreneurship in the project areas; (ii) Facilitating access for women and young people to products processing equipment; (iii) Financing agroforestry and private forestry sub-projects for women and young peo- ple; (iv) Facilitating access to microcredit associations to set up a dedicated financing system for women and young peo- ple; and (v) Training in networking, value chain development and marketing. Women will also play a key role in awareness- raising, information, education and communication activities aimed at changing behaviour regarding forest protection, fire prevention, fruit tree planting and the fight against defor- estation, as well as other themes to be chosen as part of the community sensitisation campaign. The project aligns with the CIF Gender Action Plan phase 3 (FY21-24) as the gender- related activities fit with the CIF gender-transformative im- pacts aiming to improve assets, voice, and resilient liveli- hoods of women through gender-responsive institutions and markets. The project is particularly aligned with the pillar 2 and 3 of its theory of change: (i) pillar 2 "Local and National Institutions" as it targets activities at the community-level be- ing supported at the national-level; and (ii) pillar 3 "Green Growth and Sustainable Livelihoods" as it includes gender-re- sponsive climate adaptation and mitigation actions (gender- responsive climate adaptation and mitigation actions (gender- responsive climate adaptation and mitigation actions (sender- responsive climate adaptation and mitigation actions (meder- responsive climate adaptation and mitigatio

⁵ Union Européenne, Profil genre de la Tunisie, 2020

	The project is thus well aligned with the third priority process of its operational vision which aims to "Strengthen Women's Climate Leadership in country planning systems". In the PMU of this Project, the Monitoring specialist in collaboration with the Support Office for Rural Women – BAFR (a department of the MARHPM) will ensure gender mainstreaming during pro- ject implementation and throughout the Project cycle, with capacity building of PMU and RPMU staff in gender main- streaming. In addition, the BAFR will support the project by collecting gender disaggregated data, with timely reporting on gender results. The project has an accompanying Gender Action Plan which is part of the PAR Technical Annex N° 3-3.
Gender Indicators (Please insert the text on selected gender specific indicators, in- cluding annual targets from the Project Log Frame that the project is committing to report on)	New jobs created for local communities as a result of direct project interventions for women: 11,100 Training of project women in agroforestry, private forestry and value chain development: 15,000 Number of staff in the technical department applying new gender-sensitive methods of management and supervision of
	forestry and agroforestry as a result of the project: 180 women

Expected Results (M&R)	
Project/Program Timeline	
Expected start date of implementation ^[d]	January 2024
Expected end date of implementation ^[d]	December 2028
Expected lifetime of project results in years (including beyond	25 years
project closure)	
Category 1 FIP Reporting Themes	Project-Defined Indicators/Targets
Please identify which of the indicators below are relevant to yo fined indicator(s), and report all targets, including disaggregated for additional guidance.)	
FIP 1.1a: GHG emissions reduced/avoided or carbon sequestered (mt CO ₂ eq) (<i>Please specify the target by project closure + the lifetime target and its duration, e.g., 20 years, 25 years, etc.</i>)	Increase in carbon sequestration thanks to the project
By Project Closure	1,006,809 t CO₂ eq (5 years)
Cumulative Lifetime	32,000,000 t CO₂ eq (25 years)
FIP 1.1b: Land area covered by sustainable forestry or land management practices (ha) (<i>Please specify whether this is reforestation/afforestation/REDD+ or another type of SLM intervention.</i>)	Area of new land restored or stabilized by for- estry and agroforestry in the public and private domains thanks to the project
Reforestation	39,350
Afforestation	
REDD+	

Other SLM (please identify)		
TOTAL	39,350	
FIP 1.2: Number of people receiving livelihood co-benefits (disaggregated by male/female and IPLCs). <i>Please also identify the type of livelihood co-benefits.</i>	New jobs created for local communities as a result of direct project interventions	
Men	25,900	
Women	11,100	
Indigenous Peoples and Local Communities (if applicable; sub- disaggregate by male/female IPLCs if feasible)		
TOTAL	37,000	
	Project-Defined Indicators/Targets	
Category 2 FIP Reporting Themes		
Category 2 FIP Reporting Themes If the project addresses any of the following FIP Category 2 re- specific indicator and target relevant to that reporting area. FIP 2.1: Biodiversity and other environmental services		
If the project addresses any of the following FIP Category 2 re specific indicator and target relevant to that reporting area.		
If the project addresses any of the following FIP Category 2 respecific indicator and target relevant to that reporting area. FIP 2.1: Biodiversity and other environmental services		

project.

	Total Co-financing	7.7
Expected Date of MDB Approval		
15th December, 2023		

NOTES:

[a] This cover page is to be completed and submitted together with the MDB project/program proposal when requesting SCF funding approval by the Technical Committee/GCAP Sub-Committee

[b] For products denominated in EUR, please also provide USD equivalent in the column to the left

[c] Please provide the information in the cover page or indicate page/section numbers in the accompanying project/program proposal where such information can be found.

[d] Insert "not applicable" (N/A) if dates cannot be determined at the time of submission (e.g., private sector programs)

[e] Per MDBs' own Paris alignment climate finance tracking methodologies

[f] From MDB Approval until Closed

Version: October 2023

CCH – here CIF Website – here CIF Pipeline Management and Cancellation Policy - here CIF Financial Terms and Conditions Policy updated for FY24 - here