

EFSI public consultation questionnaire

Fields marked with * are mandatory.

Public Consultation on the "Investment Plan for Europe" (commonly known as "Juncker Plan")

About this consultation

Consultation period: 25 May 2022 – 17 August 2022 (midnight Brussels time)

Topic: Investment support

Target audience:

Stakeholders with particular interest will comprise:

- Member State/regional representatives e.g., in charge of economy/finance, investment/growth, SME, innovation, infrastructure policies
- EU level and national/regional business or industry associations of SMEs, financial sector representatives, public banks, investors
- SMEs or individual project promoters (having been involved with EFSI or not)
- Investors and financial intermediaries
- Representatives from the civil society (NGOs, social partners)
- Think tanks, research organisations and academia
- Individual citizens

Why are we consulting?

The results of the consultation will feed into the ex-post Evaluation of the European Fund for Strategic Investments, following the Regulation (EU) 2015/1017 as modified by the Regulation (EU) 2017/2396 (EFSI 2.0). The evaluation will assess the relevance, effectiveness, efficiency and added value of the different pillars of the EFSI regulation (see *Introduction* on coverage). As such it will take stock of what has been achieved under EFSI and what could be done differently in future on the basis of the lessons learned from the implementation of EFSI.

The results from the evaluation are expected to:

- Provide a set of lessons learned that could be useful when implementing the InvestEU programme -e.g., to foster geographical, sectoral or product diversification;
- Inform any Commission's future legislative or amendment proposals related to investment support instruments and/or advisory services.

Responding to the questionnaire:

You can contribute to this consultation by filling in the online questionnaire. If you are unable to use the online questionnaire, please contact us using the email address below. Questionnaires are available in English, French and German. You can submit your responses in any official EU language.

For reasons of transparency, organisations and businesses taking part in public consultations are asked to register in the [EU's Transparency Register](#).

Personal data and privacy statement:

The European Union is committed to protecting your personal data and to respecting your privacy. When carrying out public consultations we adhere to the policy on protection of individuals, based on [Regulation \(EU\) 2018/1725](#) on processing of personal data by the EU institutions.

Further information on the protection of your personal data is available following [this link](#).

Contact

ECFIN-L4-MARKET-STUDIES@ec.europa.eu

Introduction

This consultation covers the following pillars of the **Investment Plan for Europe** (the predecessor of the "InvestEU Programme") which was launched in 2015 to boost investment across the EU:

- The **European Fund for Strategic Investments (EFSI)**: a guarantee fund set-up with a combination of EU budgetary resources and the EIB Group's own resources. EFSI financing is delivered through two windows:
 1. The infrastructure and innovation window – implemented by the European Investment Bank (EIB) – finances investments in key areas such as infrastructure, research and innovation, education, renewable energy and energy efficiency.
 2. The SME window – implemented by the European Investment Fund (EIF) – supports financial intermediaries in improving access to finance for SMEs and small mid-caps.

- The **European Investment Advisory Hub (EIAH)**: a single point of entry to a wide range of advisory services. The EIAH aims to enhance the capacity of public and private sector actors to structure financially sound projects and bring them to maturity.

- The **European Investment Project Portal (EIPP)**: an online platform where EU-based project promoters can publish information related to their projects and reach potential investors worldwide.

Background questions

Fields marked with an asterisk (*) are mandatory.

*** 1. Language of your contribution:**

- English
- French
- German
- Other

*** 2. Your name and surname:**

Felix HAAS VINCON

*** 3. Email (this won't be published):**

felix.haas@aecm.eu

*** 4. You are replying:**

- As an individual in your own capacity
- In your professional capacity or on behalf of an organisation

*** 5A. You are giving your contribution as:**

Please select the box that best describes the role in which you are contributing

- A private company (start-up, SME, corporate)
- A public enterprise
- A public bank or promotional institute
- A private sector bank
- A non-bank financial institution (e.g., leasing company, private debt fund)
- An investor (VC/PE funds, institutional investor etc.)
- A business or industry association
- A public authority
- A research or academic institute
- A think tank or consultancy
- A civil society organisation
- Other

*** 5B. Organisation name:**

AECM - European Association of Guarantee Institutions

*** 5C. Organisation size:**

- Micro (1 to 9 employees)
- Small (10 to 49 employees)
- Medium (50 to 249 employees)
- Large (250 employees or more)

5D. Transparency register number:

Check if your organisation is on the EU [transparency register](#). It's a voluntary database for organisations seeking to influence EU decision-making.

- * **5E. Where is your organisation located:** (main headquarters in the case of organisations carrying out activities in several countries)?

Belgium

* **6. Contribution publication privacy settings:**

The Commission will publish the responses to this public consultation. You can choose whether you would prefer to have your details published or to remain anonymous when your contribution is published. **For the purpose of transparency, the type of respondent (for example, 'business association, 'EU citizen'), country of origin, organisation name and size, and its transparency register number are always published.** Your e-mail address will never be published. Opt in to select the privacy option that best suits you. Privacy options default based on the type of respondent selected.

Anonymous

Only organisation details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as the country where it is based and your contribution will be published as received. Please do not include any personal data in the contribution itself if you want to remain anonymous.

P u b l i c

Organisation details and respondent details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as the country where it is based and your contribution will be published. Your name will also be published.

I agree with the [personal data protection provision](#)

7. How familiar are you with each of the following pillars of the Investment Plan for Europe?

	Not at all familiar	Slightly familiar	Moderately familiar	Very familiar
* EIB / EIF financing under EFSI	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* The European Investment Advisory Hub (EIAH)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* The European Investment Project Portal (EIPP)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* **8. Has your project/organisation made use of any of the following types of support?**

Please select all that apply

- EIB or EIF financing under EFSI (including guarantees/ counter-guarantees or credit enhancement)
- Support from the European Investment Advisory Hub (EIAH)
- The European Investment Project Portal (EIPP)
- None of the above
- Don't know

General questions

9. In your view, how important is it for the EU to ...?

Please select one option for each row

	Not important	Somewhat important	Important	Very important
a) ... support investment in infrastructure	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) ... support investment in research, development and innovation projects	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) ... support the EU's transition to a carbon neutral economy	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
d) ... support the EU's digital transformation	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
e) ... support investment in the social sector	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
f) ... support investment in less developed regions of the EU	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
g) ... improve access to finance for SMEs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
h) ... improve access to finance for mid-caps	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

10. How important is it for the EU to support infrastructure investment in the following areas?

Please select one option for each row

	Not important	Somewhat important	Important	Very important
Transport	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Climate and energy	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Digital	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Water infrastructure	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Education and research	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Health	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Social infrastructure e.g. affordable housing, childcare centers, etc.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

11. Bearing in mind the growing pressures on public budget (and the need to “do more with less”), what would be the most appropriate form of EU support in each of the following areas?

Please select all that apply

	Grants	Financial instruments*	Blended finance**	Advice /Technical Assistance	Other
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Investment in infrastructure	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Investment in research, development and innovation projects	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Investment in the EU's transition to a carbon neutral economy	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Investment in the social sector	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Investment in less developed regions of the EU	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Growth and competitiveness of SMEs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Growth and competitiveness of mid-caps	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Financial instruments - repayable assistance that may take the form of equity or quasi equity investments, loans or guarantees, or other risk sharing instruments*

***Blended finance - Combinations of financial instruments and grants*

12. From your perspective, what would be the added value of EU support (financing, advisory support, project portal), as compared to national / regional support schemes?

Please select all that apply

- Availability of funding to fill gaps in national / regional support schemes
- Better terms and funding conditions as compared to national / regional support schemes
- Reputational benefits or quality stamp of the EU / EIB / EIF support
- Greater focus on cross border projects
- Better incorporation of environmental / climate considerations in investment projects
- Better incorporation of social impacts in investment projects
- Convergence across EU regions / countries

In-depth questions (for beneficiaries)

13A. For those that have been supported by EIB/ EIF financing under EFSI (including guarantees/counter-guarantees or credit enhancement):

To what extent did the Investment Plan for Europe meet your needs?

- It did not meet my needs at all
- It met only some of my needs
- It met most of my needs
- It met all of my needs

Please specify which needs remained unmet:

We very much appreciate that EFSI allowed for several top ups to COSME and InnovFin. This was very much needed as both programmes were heavily used and highly effective.

One problem was that all financial instruments were organised in different programmes and it was difficult for smaller institutions to manage several different contracts under different programmes. Secondly, the threshold of kEUR 150 until which companies benefit from COSME without the need to demonstrate that they do not qualify for InnovFin was a hurdle.

14A. For those that have been supported by the EIB/ EIF financing under EFSI (including guarantees /counter-guarantees or credit enhancement):

What were the most attractive features of the Investment Plan for Europe from the perspective of your project / organisation?

Please select all that apply

- Size of the financing or (counter-) guarantee
- The terms and conditions of the financing or (counter-) guarantee
- EIB / EIF financing offered a risk sharing mechanism
- Reputational benefits or quality stamp of EU / EIB / EIF support
- Innovative financial product
- Advice and / or structuring support
- Other

Please specify:

We would like to emphasise that the fact that COSME was offered free of charged allowed financial intermediaries to distribute its support at promotional terms. Under InvestEU, the promotional character of a guarantee is reduced due to the administrative fee that is levied.

15A. For those that have been supported by the EIB/ EIF financing under EFSI (including guarantees /counter-guarantees or credit enhancement):

What have been the tangible benefits of the support so far?

Please tick all that apply

- EIB / EIF financing was key to attracting other investors / financiers to the project / business plan
- EIB / EIF financing helped us move faster with our project / business plan
- EIB / EIF financing enhanced the scope / quality / structure of our project / business plan
- Other
- No opinion

Please specify:

Some members do not have a counter-guarantee from the national or regional government and some cannot use those for specific sectors/products (e.g. agricultural or leasing guarantees). COSME allowed those members to offer guarantee products to their SME clients even without a national counter-guarantee.

16A. For those that have been supported by the EIB/ EIF financing under EFSI (including guarantees /counter-guarantees or credit enhancement):

Could you have received this support from alternative sources?

- Yes
-

Yes, but financing from an alternative source would not have been suitable for us (e.g. smaller amount, less beneficial terms and conditions – higher rate, shorter maturity - and / or would have taken too long to arrange)

- No, there were no alternative sources of finance available to us
- No opinion

17A. I) For those that have been supported by EIB/ EIF financing under EFSI (including guarantees /counter-guarantees or credit enhancement):

Please give us your assessment of what would have happened, had the support not been available.

Please select one option only

Without EIB/ EIF financing under EFSI...

- Our project / business plan would not have gone ahead
- Our project / business plan would have gone ahead, under different terms and conditions
- Our project / business plan would have gone ahead, but with a delay
- Our project / business plan would have gone ahead, but with a reduced scale or a different scope
- Our project / business plan would have gone ahead unchanged
- Other
- Don't know/ can't say

Please specify:

Depending on the member, a combination of responses 1, 2 and 3 is true

18. In your view, was there anything that could have been done differently or better under the Investment Plan for Europe?

Direct guarantees to commercial banks have a significantly lower leverage effect than (counter-)guarantees that are intermediated via guarantee institutions or NPBIs. Since they were granted at similar conditions but with the advantage that for direct guarantees to commercial banks no state aid was involved, we observed in some cases a crowding-out of the more efficient counter-guarantee solution. This should be avoided under the next generation of EU financial instruments, meaning that direct guarantees to commercial banks should be granted only in the cases it can be ensured that the counter-guarantee solution is not crowded out. There was also a problem with blending structural funds. The rules for blending structural funds and centrally managed FIs were complex, particularly in the case where our members wanted to blend grants with guarantees or when blending COSME (centrally managed) with guarantees under structural funds. This will be more efficient in the future under InvestEU thanks to enhanced blending rules. The problem with the aforementioned kEUR 150 threshold under COSME is also solved under InvestEU, which is very much appreciated. Under EFSI and EGF, it was not possible to seek counter-guarantee coverage for good performance and good tender participation guarantees in the construction sector. Such guarantees benefit especially smaller companies in the construction sector and would therefore have a positive impact on the economy. We recommend to allow for coverage of such operations under future guarantee programmes.

19. In your view, was there anything that worked particularly well under the Investment Plan for Europe and could be replicated under other programmes?

The fact that COSME was granted free of charge allowed our members to reach out to those viable companies with the scarce resources at very promotional terms. This option should be given also under the capped products of InvestEU.

Furthermore, we appreciated the flexibility of EFSI that allowed for several top-ups for COSME and InnovFin, and especially for the rapid top-ups in response to the covid pandemic.

Reporting under COSME and InnovFin was still manageable. We expect that this will change to the worse since heavy reporting requirements are foreseen especially for the thematic products under InvestEU. This will make the participation of smaller institutions with scarcer resources more unlikely.

20. Please add any other comments you may have related to this consultation here.

In-depth questions (for those familiar)

21. To what extent has the Investment Plan for Europe contributed to...

	Don't know	Not at all	To some limited extent	To a fairly large extent	To a large extent
Financing investments which could otherwise not have been carried out, or not to the same extent (not at the same scale / within the same timeframe / under the same terms and conditions)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Supporting the achievement of climate action objectives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Supporting the achievement of social objectives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Improving access to finance for SMEs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Improving access to finance for mid-caps	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Developing a pipeline of investible projects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Capacity building of promoters and financial intermediaries to implement financing and investment operations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Awareness raising and market development for investment areas experiencing a market failure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Providing visibility to investment opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Facilitating deal-making between project promoters and investors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

22. From your perspective (e.g. for your country or sector), to what extent, if at all, do the following factors reduce capacity to take-up EFSI financing / EIAH / EIPP?

	No opinion	Not at all	To some limited extent	To a fairly large extent	To a large extent

Absence of some relevant sector(s) from the list of eligible sectors*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low capacity of existing financial intermediaries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insufficient pipeline of suitable projects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Too small projects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Terms and conditions offered by EIB/EIF compared to what the market offers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Terms and conditions offered by EIB/EIF compared to what the national promotional schemes offer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Complexity of rules e.g. making combination with other EU Funding Programmes difficult	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Perceived burden of the request and appraisal process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of awareness about EFSI financing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of awareness about EIAH	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of awareness about EIPP	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*List of eligible sectors:

- Research, development and innovation
- Energy sector
- Transport sector
- SMEs and small mid-cap companies
- Information and communication technologies
- Environment and resource efficiency
- Human capital, culture and health
- Sustainable agriculture, forestry, fishery, aquaculture and other elements of the wider bioeconomy
- Other industry and services eligible for EIB support in less developed regions and transition regions

23. To what extent are you satisfied with the following aspects of EFSI financing?

	No opinion	Not at all	To some limited extent	To a fairly large extent	To a large extent
Level of risk taken	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Amount of financing available	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Geographical coverage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Sectoral coverage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Partnerships with NPBs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Local presence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Size of the projects financed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Possibility to combine EFSI with other sources of finance	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flexibility to react to unforeseen circumstances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Information/communication	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Transparency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

24. How would you rate the overall added value of the following pillars of the Investment Plan for Europe as compared to national and/or regional level schemes or initiatives of a similar nature?

(0= no added value and 4= very high added value)

Please select one option for each row

	0	1	2	3	4	Don't know/No opinion
EIB / EIF financing under EFSI	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
The European Investment Advisory Hub (EIAH)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
The European Investment Project Portal (EIPP)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

25. To what extent did the following three pillars of the Investment Plan for Europe (EIB/EIF financing under EFSI, EIAH, EIPP) represent a joined-up approach?

- To a large extent
- To a fairly large extent
- To some limited extent
- Not at all
- No opinion

26. To what extent was the Investment Plan for Europe sufficiently flexible to respond to the following challenges and policy priorities?

Please select one option for each row

	Don't know	Not at all	To some limited extent	To a fairly large extent	To a large extent	Fully flexible
General social, economic and political context in the EU during 2015-2021	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Covid-19 crisis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Digital transition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Green transition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

27. Were there any other needs or challenges that the Investment Plan for Europe did not respond to but should have?

28. In your view, was there anything that could have been done differently or better under the Investment Plan for Europe?

see answers to the questions 18 and 19

29. In your view, was there anything that worked particularly well under the Investment Plan for Europe and could be replicated under other programmes?

see answers to the questions 18 and 19

30. Please add any other comments you may have related to this consultation here. If desired, you can upload a document:

Please upload your file(s)

Contact

[Contact Form](#)

