Mr. Tilman Ehrbeck  
Director  
Consultative Group to Assist the Poor  
International Bank for Reconstruction and Development  
and International Development Association  
900 19th Street NW, Suite 300  
Washington, DC 20006

Amendment #4 (the “Amendment”) to the Grant Agreement between the Bill and Melinda Gates Foundation and the International Bank for Reconstruction and Development and the International Development Association concerning Bill and Melinda Gates Foundation Grant Number 42625/GD582 and the CGAP Gates Technology Initiative Trust Fund (TF070636)

Dear Mr. Ehrbeck:

1. We refer to the Grant Agreement between Bill and Melinda Gates Foundation (the “Foundation”) and the International Bank for Reconstruction and Development (“IBRD”) and the International Development Association (“IDA”, and together with IBRD, the “Bank”) regarding the CGAP Gates Technology Initiative Trust Fund (TF070636) (the “Trust Fund”) effective November 17, 2006, as amended (the “Grant Agreement”).

2. Pursuant to recent communications between the Foundation and the Bank, the Foundation proposes to amend paragraph 12 of the Grant Agreement to extend the grant period to June 30, 2014 and to amend the first sentence of paragraph 12 to read as follows:

   Paragraph 12, first sentence:

   “12. It is expected that the Grant Funds will be fully disbursed in accordance with the provisions of this Agreement by June 30, 2014. [...]”

3. Pursuant to further communications between the Foundation and the Bank, the Foundation proposes to alter the frequency and schedule pertaining to the provision of progress reports by the Bank to the Foundation, by deleting the text in paragraph 9 of the Grant Agreement in its entirety, and replacing it with text to read as follows:

   Paragraph 9, first two sentences:

RCA 248423. WUI 64145  FAX (202) 477-8391
9. The Bank shall initially provide the Foundation with an annual report on the progress of activities financed by the Grant Funds (Activities Report). Such annual reports shall be provided to the Foundation by December 31, 2007, December 31, 2008, December 31, 2009 and January 31, 2011 respectively. From calendar year 2012 onwards, the Bank shall provide the Foundation with semi-annual reports on the progress of activities financed by the Grant Funds. Such semi-annual reports shall be provided to the Foundation by March 31, 2012, September 30, 2012, March 31, 2013, September 30, 2013 and March 31, 2014."

4. Pursuant to further communications between the Foundation and the Bank, the Foundation proposes to amend paragraph 3(c) of the Amendment dated October 22, 2010 to the Grant Agreement ("Amendment #3"), by amending the anticipated payment date. Accordingly, paragraph 3(c) of Amendment #3 is hereby amended to read as follows:

"(c) on or before [November 30, 2012], one million five hundred thousand U.S. dollars ($1,500,000) and submission of a payment request by the Bank."

5. All other terms of the Grant Agreement shall remain the same.

6. The Bank has advised the Foundation that the Bank’s policy is to make publicly available the Grant Agreement and any information related thereto, including this Amendment in accordance with the World Bank Policy on Access to Information. The Foundation consents to disclosure of this Amendment and related information after this Amendment becomes effective.

7. The Foundation proposes that this letter shall constitute an amendment to the Grant Agreement between the Foundation and the Bank. Please confirm your acceptance of the foregoing, on behalf of the Bank, by signing and dating the two originals, retaining one original for your records and returning the other original to the Foundation. Upon receipt by the Foundation of the original Amendment countersigned by you, this Amendment will become effective as of the date of the countersignature.

Sincerely,

[Signature]

Jennifer Kohler
Grants Administrator, Global Development
Bill and Melinda Gates Foundation
CONFIRMED AND AGREED:

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
INTERNATIONAL DEVELOPMENT ASSOCIATION

By: [Signature]

Mr. Tilman Ehrbeck
Director
CGAP

Date: 4/2/12