Financing Agreement
(Ghana COVID-19 Emergency Response Project)

between

REPUBLIC OF GHANA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION
FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between REPUBLIC OF GHANA ("Recipient") and INTERNATIONAL DEVELOPMENT ASSOCIATION ("Association") for the purpose of assisting in financing the project described in Schedule 1 to this Agreement ("Project"). The Recipient and the Association hereby agree as follows:

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

1.01. The General Conditions (as defined in the Appendix to this Agreement) apply to and form part of this Agreement.

1.02. Unless the context requires otherwise, the capitalized terms used in this Agreement have the meanings ascribed to them in the General Conditions or in the Appendix to this Agreement.

ARTICLE II — FINANCING

2.01. The Association agrees to extend to the Recipient a credit, which is deemed as Concessional Financing for purposes of the General Conditions, in an amount equivalent to twenty-five million five hundred thousand Special Drawing Rights (SDR 25,500,000) (variously, "Credit" and "Financing"), to assist in financing the project described in Schedule 1 to this Agreement ("Project").

2.02. The Recipient may withdraw the proceeds of the Financing in accordance with Section III of Schedule 2 to this Agreement.

2.03. The Maximum Commitment Charge Rate is one-half of one percent (1/2 of 1%) per annum on the Unwithdrawn Financing Balance.

2.04. The Service Charge is three-fourths of one percent (3/4 of 1%) per annum on the Withdrawn Credit Balance.

2.05. The Interest Charge is one and a quarter percent (1.25%) per annum on the Withdrawn Credit Balance.

2.06. The Payment Dates are February 1 and August 1 in each year.

2.07. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.

2.08. The Payment Currency is Dollar.
ARTICLE III — PROJECT

3.01. The Recipient declares its commitment to the objective of the Project. To this end, the Recipient shall carry out the Project through the Ministry of Health (MoH) in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement.

ARTICLE IV — TERMINATION

4.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.

4.02. For purposes of Section 10.05 (b) of the General Conditions, the date on which the obligations of the Recipient under this Agreement (other than those providing for payment obligations) shall terminate is twenty (20) years after the Signature Date.

ARTICLE V — REPRESENTATIVE; ADDRESSES

5.01. The Recipient’s Representative is its minister responsible for finance.

5.02. For purposes of Section 11.01 of the General Conditions:

(a) the Recipient’s address is:

Ministry of Finance
P.O. Box MB40
Accra, Ghana

Facsimile: 233-30-2667069 Email: chiefdirector@mofep.gov.gh

5.03. For purposes of Section 11.01 of the General Conditions:

(a) the Association’s address is:

International Development Association
1818 H Street, N.W.
Washington, D.C. 20433
United States of America; and

(b) the Association’s Electronic Address is:

Cable: INDEVAS
Washington, D.C

Telex: 248423 (MCI)
Facsimile: 1-202-477-6391
AGREED as of the Signature Date.

REPUBLIC OF GHANA

By

Authorized Representative

Name: Eric Ofori-Atta
Title: Minister for Finance
Date: 23rd April, 2020

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

Authorized Representative

Name: Pierre Lafortune
Title: Country Director
Date: April 3, 2020
SCHEDULE 1

Project Description

The objective of the Project is to enhance the Recipient’s preparedness and build its capacity for preventing, containing and responding to the COVID-19 outbreak and strengthen the national systems for public health preparedness.

The Project consists of the following parts:

Part 1: Emergency COVID-19 Response

Providing immediate support to the Recipient’s program for preventing, detecting and responding to the public health threat by limiting COVID-19 spread, including the following:

1. Enhancing case detection, confirmation, tracing, recording and reporting through inter-alia: (a) strengthening disease surveillance systems, public health laboratories, and epidemiological capacity for early detection and confirmation of cases; (b) combining detection of new cases with active contact tracing; (c) supporting epidemiological investigation; (d) strengthening risk assessment; and (e) providing on-time data and information for guiding decision-making and response and mitigation activities.

2. Strengthening containment, isolation and treatment measures including: (a) introducing "social distancing measures" such as schools closing, developing guidelines to operationalize existing or new laws and regulations on social distancing; (b) supporting coordination among sectoral ministries and agencies, and the MoH on the caring of health and other frontline personnel involved in pandemic control activities; and (c) leasing, renting, and refurbishing designated facilities and centers to contain and treat infected cases in a timely manner.

3. Provision of technical support to MoH to develop and provide a Compensation Benefits package comprising standardized health and life insurance and hazard/indemnity payments for those directly involved in surveillance and case management.

4. Providing social support and Cash Transfers to households through, inter alia: (a) reducing or eliminating financial barriers to seeking and obtaining health services; (b) financing fee-waivers to access medical care; (c) mitigating loss of household income resulting from inter alia, the closure of firms, enterprises or government agencies, during the outbreak; (d) supporting women in their access to essential health services; and (e) providing food and basic supplies to quarantined populations and COVID-19 affected households.
5. Strengthening the health system for preparedness planning through *inter alia*: (a) providing relevant training to contact tracing coordination teams and networks at the national, regional and district levels; (b) recruitment of technical experts and human resources for technical work and supportive supervision; (c) training of district and sub-district level health workers and volunteers on surveillance and case management; (d) training of laboratory personnel to build diagnostic capacity for COVID-19 at the subnational (regional/district) level; (e) providing training to staff at point of entry on screening people entering the country at designated points of entry such as airports and border crossings; (f) building the capacity of call/hotline centers; through training and provision of goods; (g) strengthening public health emergency management and community- and event-based surveillance for COVID-19; (h) strengthening the capacity of national, regional and district rapid response teams including doctors, physician assistants, staff of quarantine facilities, surveillance and point of entry teams across the country and particularly in treatment centers at all border districts; (i) conducting simulation exercises and scenarios in facilities and communities marked as Demographic Surveillance Sites and quarantine facility to ensure that facilities measure up to the required standards; and (j) developing and implementing plans to support individuals and groups including in quarantine centers.

**Part 2: Strengthening Multi-sector, National Institutions and Platforms for Policy Development and Coordination of Prevention and Preparedness using One Health Approach**

1. Strengthening the capacity of various health agencies and committees involved in Project implementation, coordination and oversight, including:

   (a) financing the Operating Costs of the Inter-Ministerial Coordination Committee, Ghana Center for Disease Control and the Emergency Operations Center including the administrative-related costs for coordinating meetings and supervision and monitoring; and

   (b) providing technical support for selected agencies to: (i) strengthen their governance and update their policies and plans; (ii) expedite their institutional and organizational restructuring to respond to emergencies such as pandemic diseases and updating of policies and plans to respond to emergencies/pandemic diseases; and (iii) supervision of contracts for private management of newly established infectious disease centers and medical villages.

**Part 3: Community Engagement and Risk Communication**

1. Developing systems for risk communication and community engagement at the points of entry, engaging key decisions makers and stakeholders, community and faith-based organization leadership and opinion leaders including through *inter-*
alia: (a) the development and dissemination of communication support materials such as billboards, leaflets and pocket cards and epidemiological bulletins; (b) development and broadcasting of television documentaries and informercials; and (c) conducting of civic education and faith-based organization engagements.

2. Developing and implementing targeted approaches for community engagement including: (a) conducting home visits and contact tracing; (b) carrying out risk communication through a well-established network of community health officers and community volunteers; (c) conducting various community mass communication interventions including announcements, sensitization through community announcement centers; and (d) information sharing and providing counter misconceptions information.

Part 4: Implementation, Management and Monitoring and Evaluation

1. Carrying out Project management activities including: (a) the provision of support for strengthening the structures for coordination and management of the Project at the central and local levels; (b) implementing financial management and procurement requirements of the Project; and (c) the recruitment of additional staff/consultants responsible for overall administration, procurement, and financial management under the projects.

2. Carrying out monitoring and evaluation of the Project including: (a) prevention and preparedness; (b) building capacity for clinical and public health research, including joint-learning across and within countries, all through, *inter alia*:

   (i) the provision of training in participatory monitoring and evaluation at all administrative levels, including: (A) the carrying out of evaluation workshops; (B) the development of an action plan for monitoring and evaluation; and (C) the replication of successful monitoring and evaluation models.

   (ii) Carrying out the monitoring and evaluation of the project through, *inter alia*:

   (A) supporting the PIU in the monitoring of Project implementation through, *inter alia*: (AA) the collection of data from line ministries and other implementation agencies; (BB) the compilation of data into progress reports of Project implementation; (CC) the carrying out of surveys; and (DD) the carrying out of annual expenditure reviews; and

   (B) carrying out an impact evaluation on the quantitative and qualitative aspects of the Project interventions, including the
collection of qualitative information through site-visit interviews, focus groups and respondent surveys.
SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. Project Implementation Unit

The Recipient shall: (a) maintain, at all times during the implementation of the Project, the Project Implementation Unit (PIU) within the MoH, with composition, powers, functions, staffing, facilities and other resources satisfactory to the Association; (b) assign or recruit any other additional technical staff to ensure effective Project implementation; and (c) designate the Project Implementation Unit to be responsible for day-to-day management and implementation of the Project, including \textit{inter alia}, preparation of annual work plans, environmental and social standards, management, financial management, procurement, monitoring and evaluation, and reporting.

2. Inter-Ministerial Committee

(a) The Recipient shall ensure that the Inter-Ministerial Coordinating Committee (IMCC) is maintained at all times during the implementation of the Project, with a composition, mandate, terms of reference and resources satisfactory to the Association. The IMCC shall be chaired by His Excellency the President of the Republic of Ghana or his designee and shall comprise the ministers and heads of agencies including those from the MoH, MoF, Ministry of Information, the Office of the President and MoGCSP.

(b) The IMCC shall be responsible for the primary coordination and provision of strategic and policy guidance on COVID-19 response.

3. Emergency Operations Center (“EOC”)

(a) The Recipient shall ensure that the Emergency Operation Center (“EOC”) is maintained at all times during the implementation of the Project, with a composition, mandate, terms of reference and resources satisfactory to the Association.

(b) The EOC headed by the Director for Public Health shall form sub-teams responsible for supporting the implementation of the activities for MoH in the following areas: (i) coordination; (ii) case management, including isolation and referrals; (iii) points of entry (including cross border
surveillance); (iv) epidemiology/surveillance data collection and analysis; (v) risk communication and social mobilization; (vi) laboratories, treatment centers, logistics and medicines; and (vii) infection prevention and waste management.

B. Implementation Covenants

1. Compensation Benefits

(a) The Recipient shall establish guidelines, eligibility criteria, contractual arrangements, and detailed fiduciary management (including third party monitoring and audit arrangements) and implementation procedures for the provision of Compensation Benefits under Part 1.3 of the Project in form and substance acceptable to the Association (the "Compensation Benefits Framework"), and shall thereafter ensure that the provision of such Compensation Benefits is carried out in accordance with such Compensation Benefits Framework, all in a manner acceptable to the Association.

(b) The Recipient shall ensure that the Compensation Benefits Framework is not amended, suspended, repealed or abrogated without the prior written approval of the Association.

2. Project Implementation Manual

(a) The Recipient shall implement the Project in accordance with a Project implementation manual ("Project Implementation Manual") to be updated not later than six (6) months from Effectiveness containing detailed guidelines and procedures for the implementation of the Project, including with respect to: Compensation Benefits, Cash Transfers, modalities for handling personal data in accordance with the Recipient’s national legal requirements, administration and coordination, monitoring and evaluation, financial management, procurement and accounting procedures, environmental and social safety standards, corruption and fraud mitigation measures, a grievance redress mechanism, roles and responsibilities for Project implementation, and such other arrangements and procedures as shall be required for the effective implementation of the Project, in form and substance satisfactory to the Association.

(b) The Recipient shall ensure that the Project Implementation Manual is not amended or suspended, without the prior written approval of the Association.
(c) In the event of any conflict between the provisions of the Project Implementation Manual and, this Agreement, the provisions of this Agreement shall prevail.

3. **Annual Work Plans and Budget**

   For purposes of implementation of the Project, the Recipient shall:

   (a) prepare a draft annual work plan and budget for each year of Project implementation, setting forth, *inter alia:* (i) a detailed description of the planned activities, including any proposed conferences and Training, under the Project for the following year; (ii) the sources and proposed use of funds therefor; (iii) procurement and environmental and social standards arrangements therefor, as applicable and; (iv) responsibility for the execution of said Project activities, budgets, start and completion dates, outputs and monitoring indicators to track progress of each activity;

   (b) not later than November 30 of each year, furnish the draft annual work plan and budget for the following year to the Association for its review, and promptly thereafter finalize the draft annual work plan and budget, taking into account the Association's comments thereon; and

   (c) thereafter adopt and carry out such draft annual work plan and budget for the relevant year as shall have been agreed with the Association ("Annual Work Plan and Budget"), as such plan may be subsequently revised during such year with the prior written agreement of the Association.

C. **Environmental and Social Standards**

1. The Recipient shall ensure that the Project is carried out in accordance with the Environmental and Social Standards, in a manner acceptable to the Association.

2. Without limitation upon paragraph 1 above, the Recipient shall ensure that the Project is implemented in accordance with the Environmental and Social Commitment Plan ("ESCP"), in a manner acceptable to the Association. To this end, the Recipient shall ensure that:

   (a) the measures and actions specified in the ESCP are implemented with due diligence and efficiency, and provided in the ESCP;

   (b) sufficient funds are available to cover the costs of implementing the ESCP;

   (c) policies and procedures are maintained, and qualified and experienced staff in adequate numbers are retained to implement the ESCP, as provided in the ESCP; and
the ESCP, or any provision thereof, is not amended, repealed, suspended or waived, except as the Association shall otherwise agree in writing, as specified in the ESCP, and ensure that the revised ESCP is disclosed promptly thereafter.

3. In case of any inconsistencies between the ESCP and the provisions of this Agreement, the provisions of this Agreement shall prevail.

4. The Recipient shall ensure that:

(a) all measures necessary are taken to collect, compile, and furnish to the Association through regular reports, with the frequency specified in the ESCP, and promptly in a separate report or reports, if so requested by the Association, information on the status of compliance with the ESCP and the environmental and social instruments referred to therein, all such reports in form and substance acceptable to the Association, setting out, inter alia: (i) the status of implementation of the ESCP; (ii) conditions, if any, which interfere or threaten to interfere with the implementation of the ESCP; and (iii) corrective and preventive measures taken or required to be taken to address such conditions; and

(b) the Association is promptly notified of any incident or accident related to or having an impact on the Project which has, or is likely to have, a significant adverse effect on the environment, the affected communities, the public or workers, in accordance with the ESCP, the environmental and social instruments referenced therein and the Environmental and Social Standards.

5. The Recipient shall establish, publicize, maintain and operate an accessible grievance mechanism, to receive and facilitate resolution of concerns and grievances of Project-affected people, and take all measures necessary and appropriate to resolve, or facilitate the resolution of, such concerns and grievances, in a manner acceptable to the Association.

6. The Recipient shall ensure that all bidding documents and contracts for civil works under the Project include the obligation of contractors, subcontractors, and supervising entities, as applicable, to: (a) comply with the relevant aspects of ESCP and the environmental and social instruments referred to therein; and (b) adopt and enforce codes of conduct that should be provided to and signed by all workers, detailing measures to address environmental, social, health and safety risks, and the risks of sexual exploitation and abuse, sexual harassment and violence against children, all as applicable to such civil works commissioned or carried out pursuant to said contracts.
Section II.  Project Monitoring, Reporting and Evaluation

The Recipient shall furnish to the Association each Project Report not later than forty-five (45) days after the end of each calendar semester, covering the calendar semester.

Section III. Withdrawal of the Proceeds of the Financing

A. General

Without limitation upon the provisions of Article II of the General Conditions and in accordance with the Disbursement and Financial Information Letter, the Recipient may withdraw the proceeds of the Financing to finance Eligible Expenditures in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount of the Credit Allocated (expressed in SDR)</th>
<th>Percentage of Expenditures to be Financed (inclusive of Taxes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Goods, works, non-consulting services, and consulting services, Operating Costs; and Training</td>
<td>24,980,000</td>
<td>100%</td>
</tr>
<tr>
<td>(2) Cash Transfers under Part 1.4 of the Project</td>
<td>520,000</td>
<td>100%</td>
</tr>
<tr>
<td>TOTAL AMOUNT</td>
<td>25,500,000</td>
<td></td>
</tr>
</tbody>
</table>

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made for payments made prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed with respect to: (a) Category 1, an amount equivalent to nine million, nine hundred ninety-two thousand Special Drawing Rights (SDR 9,992,000) and (b) Category 2, an amount equivalent to two hundred eight thousand Special Drawing Rights (SDR 208,000) under the Credit may be made for payments made prior to this date but on or after January 10, 2020, for Eligible Expenditures.

2. The Closing Date is June 30, 2022.
SCHEDULE 3

Repayment Schedule

<table>
<thead>
<tr>
<th>Date Payment Due</th>
<th>Principal Amount of the Credit repayable (expressed as a percentage)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>On each February 1 and August 1</td>
<td></td>
</tr>
<tr>
<td>commencing August 1, 2025, to and including February 1, 2045</td>
<td>1.65%</td>
</tr>
<tr>
<td>commencing August 1, 2045, to and including February 1, 2050</td>
<td>3.40%</td>
</tr>
</tbody>
</table>

* The percentages represent the percentage of the principal amount of the Credit to be repaid, except as the Association may otherwise specify pursuant to Section 3.05(b) of the General Conditions.
APPENDIX

Definitions

1. “Annual Work Plan and Budget” has the meaning set forth in Section I.B.3 of Schedule 2 to this Agreement.

2. “Anti-Corruption Guidelines” means, for purposes of paragraph 5 of the Appendix to the General Conditions, the “Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants”, dated October 15, 2006 and revised in January 2011 and as of July 1, 2016.

3. “Cash Transfer” means a transfer of funds in the form of a non-refundable grant to a Cash Transfer Beneficiary under Part 1.4 in accordance with the provisions of the Project Implementation Manual.

4. “Cash Transfer Beneficiaries” means an individual who or a household which meets the eligibility criteria to receive a Cash Transfer under Part 1.4 of the Project in accordance with criteria set forth in the relevant Project Implementation Manual.

5. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.


7. “Compensation Benefits Framework” means the Recipient’s framework for the provision of Compensation Benefits referred to in Section I.B.1 of Schedule 2 to this Agreement.


9. “Demographic Surveillance Sites” means the sites demarcated in the Recipient’s territory where studies, interventions and clinical trials can be tested and studied in a controlled setting.

10. “Emergency Operations Center” means the center referred to in Section I.A.3 of Schedule 2 to this Agreement.

11. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated March 17, 2020, as the same may be amended from time to time in accordance with the provisions thereof, which sets out the material measures and actions that the Recipient shall carry out or cause to be carried out to address the potential environmental and social risks and impacts of the Project, including the timeframes of the actions and
measures, institutional, staffing, training, monitoring and reporting arrangements, and any environmental and social instruments to be prepared thereunder.

12. "Environmental and Social Standards" or "ESSs" means, collectively:
   (i) "Environmental and Social Standard 1: Assessment and Management of Environmental and Social Risks and Impacts"; (ii) "Environmental and Social Standard 2: Labor and Working Conditions"; (iii) "Environmental and Social Standard 3: Resource Efficiency and Pollution Prevention and Management"; (iv) "Environmental and Social Standard 4: Community Health and Safety"; (v) "Environmental and Social Standard 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement"; (vi) "Environmental and Social Standard 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources"; (vii) "Environmental and Social Standard 7: Indigenous Peoples/Sub-Saharan Historically Underserved Traditional Local Communities"; (viii) "Environmental and Social Standard 8: Cultural Heritage"; (ix) "Environmental and Social Standard 9: Financial Intermediaries"; (x) "Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure"; effective on October 1, 2018, as published by the Association.


14. "MoF" means the Recipient’s Ministry of Finance, or its successor.

15. "MoGCSP" means the Recipient’s Ministry of Gender, Children and Social Protection, or its successor.

16. "MoH" means the Recipient’s Ministry of Health, or its successor.

17. "MoI" means the Recipient’s Ministry of Information, or its successor.

18. "Operating Costs" means the costs of the reasonable incremental expenses incurred by the Recipient on account of Project implementation of the Project, including those under Part 2.1(a) of the Project, costs related to audits, office equipment and supplies, vehicle operation and maintenance, shipping costs, office rentals, communication, office administration costs, rental and leasing of buildings for use as temporary health facilities, bank charges, utilities, transport costs, travel, per diem and supervision costs, Compensation Benefits comprising reasonable overtime, insurance, hazard/indemnity payments under Part 1.3 of the Project and salaries of contracted employees, but excluding salaries of officials of the Recipient’s civil service.