Financing Agreement

(Mali COVID-19 Emergency Response Project)

between

REPUBLIC OF MALI

and

INTERNATIONAL DEVELOPMENT ASSOCIATION
AGREEMENT dated as of the Signature Date between REPUBLIC OF MALI ("Recipient") and INTERNATIONAL DEVELOPMENT ASSOCIATION ("Association"). 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 grant and a credit, which are deemed as Concessional Financing for purposes of the General Conditions (collectively, "Financing") in the following amounts to assist in financing the project described in Schedule 1 to this Agreement ("Project"): 

(a) an amount equivalent to nine million five hundred thousand Special Drawing Rights (SDR 9,500,000) ("Grant"); and

(b) the amount of eleven million eight hundred thousand Euros (€11,800,000) ("Credit").

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 the greater of: (a) the sum of three-fourths of one percent (3/4 of 1%) per annum plus the Basis Adjustment to the Service Charge; and (b) three-fourths of one percent (3/4 of 1%) per annum; on the Withdrawn Credit Balance.

2.05. The Payment Dates are May 15 and November 15 in each year.

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

ARTICLE III — PROJECT

3.01. The Recipient declares its commitment to the objective of the Project and the MPA Program. To this end, the Recipient shall carry out the Project through the Ministry of Health and Social Affairs ("MoHSA") 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 thirty days (30) 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 Economy and Finance
P. O. Box 234
Hamdallaye ACI. 2000
Bamako, Republic of Mali; and

(b) the Recipient’s Electronic Address is:

Telephone:         Facsimile:
(223) 20 22 58 58/20 22 58 06   (223) 20 22 19 14/20 22 16 54

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:

Telex: 248423 (MCI)
Facsimile: (1) 202-477-6391

AGREED as of the Signature Date.

REPUBLIC OF MALI

By

Authorized Representative

Name: Dr. Bouba Cisse
Title: Prime Minister, Minister of Economy and Finance
Date: April 16, 1990

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

Authorized Representative

Name: Soukeyna Kane
Title: Country Director
Date: April 16, 1990
SCHEDULE 1

Project Description

The objective of the Project is to strengthen the capacity of the Recipient, to prevent, prepare for and respond to COVID-19 pandemic.

The Project constitutes a phase of the MPA Program and consists of the following parts:

Part A. Emergency COVID-19 Response

Providing immediate support to prevent COVID-19 from arriving or limiting local transmission through containment strategies, including the following:

1. Supporting social and behavioral changes ("SBC") measures and community engagement through inter alia: (a) developing and testing messages and material to promote handwashing, personal hygiene, and social distancing; (b) promoting SBC material developed under (a) through different media and communication channels; (c) carrying out SBC campaigns in schools, workplace and through ongoing outreach activities of ministries and sectors; (d) mobilizing local and rural communities in slowing the spread of the COVID-19 through civil society organizations, traditional and religious leaders and community health workers; and (e) strengthening emergency operation and call centers for inquiries about COVID-19.

2. Enhancing case detection, confirmation, tracing, recording and reporting through inter alia: (a) strengthening disease surveillance systems and capacity for early detection and confirmation of cases including: (i) early detection, (ii) contact tracing, and (iii) on-time data and information collection and utilization; (b) establishing, rehabilitating and upgrading laboratory capacity including provision of equipment and carrying out of training; (c) providing laboratory tests (including testing kits and reagents) and related supplies (including swabs, gloves, safety boxes, protective gears, masks, cotton, etc.); (d) strengthening health management information systems; (e) improving internet and telephone communication capacities of health services in the Recipient’s territory; and (f) organizing screenings at country’s point of entry.

3. Strengthening the health system through:

(a) Assisting the health care system for preparedness planning to provide optimal medical care, maintain essential community services and minimize risks for patients and health personnel by providing inter alia training on risk mitigation measures to health facilities’ staff and frontline workers.
Strengthening clinical capacity through, *inter alia*: (i) establishing and/or rehabilitating, equipping and operationalizing specialized and intensive care units and beds in selected health care facilities and hospitals; (ii) providing infection control supplies and personal protection equipment including, masks, gloves, gowns, cleaning supplies, and autoclaves; (iii) carrying out medical and clinical Training for health care workers; (iv) strengthening medical waste management and disposal systems; (v) recruiting additional temporary health personnel; and (vi) establishing modular health care facilities.

4. Providing social and financial support to quarantined population and patients in isolation and treatment centers, through provision of: (a) emergency Cash Transfer to CT Beneficiaries to mitigate the loss of household income resulting from the COVID-19 pandemic; (b) payment of transfer fees; and (c) provision of food and basic supplies.

**Part B. Increase Access to Health Care Services**

Improving timely access health care services through:

1. (a) provision of Hazard Pay to workers implementing COVID-19 related activities; and (b) carrying out regular supervision and quality evaluation of COVID-19 treatment centers; and

2. supporting health facilities in reducing or eliminating barriers to seeking and obtaining COVID-19 related health services through the provision of Funds Transfers to selected health facilities to mitigate the impact of fee-waivers to access medical care for COVID-19.

**Part C. Implementation Management and Monitoring and Evaluation**

1. Supporting the Recipient in the areas of Project coordination, supervision, financial management, communication and outreach; procurement, and supervision of the implementation of environmental and social instruments.

2. Supporting the Recipient in monitoring and evaluation including innovation and technology information; and supporting coordination meetings at the central and local level.
SCHEDULE 2
Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements.

1. Project Steering Committee

   (a) The Recipient shall maintain, throughout the Project implementation period, with composition, mandate and resources satisfactory to the Association, a steering committee, to be chaired by the MoHSA and to be composed of, inter alia, representatives of the Recipient’s key ministries and representatives from the private sector and civil society ("Steering Committee").

   (b) To this end, the Recipient shall ensure that the Steering Committee is responsible for endorsing the annual work plans and budgets of the Project, strategic guidance and overall oversight of the Project.

2. Project Implementation Unit

   The Recipient shall maintain, throughout the Project implementation period, a project implementation unit ("Project Implementation Unit" and "PIU"), within the MoHSA, with composition, mandate and resources satisfactory to the Association. To this end, the PIU shall:

   (a) include, inter alia, a project coordinator, a procurement specialist, a financial management specialist, an environmental specialist, a social specialist, and an accountant each of whose qualifications, experience and terms of reference shall be acceptable to the Association; and

   (b) be responsible for day-to-day coordination of the Project activities, including: (i) carrying out Project financial management and procurement activities; (ii) monitoring and evaluating Project activities and preparing Project progress reports and monitoring and evaluation reports; (iii) ensuring compliance with the Environmental and Social Commitment Plan ("ESCP") and environmental and social instruments referred to therein for Project activities; and (iv) coordinating with other stakeholders on Project implementation.
B. Implementation Covenants

1. **Project Implementation Manual**

   (a) The Recipient shall, not later than two (2) months after the Effective Date, prepare, in accordance with terms of reference acceptable to the Association, and furnish to the Association an implementation manual for the Project, in form and substance acceptable to the Association, containing, *inter alia*, detailed arrangements and procedures for: (i) implementation arrangements; (ii) administrative aspects; (iii) procurement; (iv) implementation of environmental and social instruments as defined in the ESCP; (v) financial management and accounting; (vi) monitoring and evaluation; (vii) conditions, criteria and procedures to be applied for the provision of Hazard Pays; (viii) personal data collection and processing in accordance with good international practice; and (ix) such other technical, administrative, fiduciary or coordination arrangements as may be necessary to ensure effective Project implementation.

   (b) The Recipient shall: (i) furnish the manual referred to in Sections B.1(a) above to the Association for review; (ii) afford the Association a reasonable opportunity to exchange views with the Recipient on said manual; and (iii) thereafter adopt said manual as shall have been approved by the Association ("Project Implementation Manual" or "PIM").

   (c) The Recipient: (i) shall ensure that the Project is carried out in accordance with the PIM; and (ii) shall not assign, amend, abrogate, or waive, or permit to be assigned, amended, abrogated, or waived, the PIM or any provision thereof, without the prior written agreement of the Association.

   (d) Notwithstanding the foregoing, in the event of any inconsistency between the provisions of the PIM, and those of this Agreement, the provisions of this Agreement shall prevail.

2. **Accounting and Financial Management**

   (a) The Recipient shall, not later than two (2) months after the Effective Date, upgrade, customize and thereafter maintain throughout the Project implementation period, an accounting software for the Project acceptable to the Association.

   (b) The Recipient shall, not later than two (2) months after the Effective Date, enter into an agreement with the Office of the General Auditor in form and substance satisfactory to the Association for the purposes of carrying out financial audits.
3. **Annual Work Plan and Budget**

   (a) The Recipient shall, not later than November 30 of each year during the implementation of the Project, starting May 15, 2020, or such later date as the Association may agree in writing, prepare and furnish to the Association for its approval, the annual work plan and budget containing all proposed activities for inclusion in the Project during the following calendar year, together with the financing plan for such activities and a timetable for their implementation.

   (b) The Recipient shall afford the Association a reasonable opportunity to exchange views with the Recipient on such proposed annual work plan and budget and thereafter ensure that the Project is implemented in accordance with such annual work plan and budget as shall have been approved by the Association ("Annual Work Plan and Budget" or "AWPB").

   (c) The Recipient shall ensure that the Project is implemented in accordance with the AWPB as it may be subsequently revised or updated with the prior written agreement of the Association (provided, however, that in the event of any conflict between the AWPB and the provisions of this Agreement, the provisions of this Agreement shall prevail).

4. **Cash Transfer and Funds Transfer Manual**

   (a) The Recipient shall prepare, in accordance with terms of reference acceptable to the Association, and furnish to the Association a Cash Transfer and Funds Transfer Manual for the Project, in form and substance acceptable to the Association, containing, *inter alia*, detailed arrangements and procedures for identification, eligibility criteria, terms and conditions including for environmental and social aspects where applicable; and organizational guidelines and detailed procedures for preparation, approval, payment and monitoring and evaluation, and mechanisms for verification of compliance of Cash Transfer and Funds Transfers, respectively.

   (b) The Recipient shall: (i) ensure that the Project is carried out in accordance with the Cash Transfer and Funds Transfer Manual; and (ii) not assign, amend, abrogate, or waive, or permit to be assigned, amended, abrogated, or waived, the Cash Transfer and Funds Transfer Manual or any provision thereof, without the prior written agreement of the Association.

   (c) Notwithstanding the foregoing, in the event of any inconsistency between the provisions of the Cash Transfer and Funds Transfer Manual, and those of this Agreement, the provisions of this Agreement shall prevail.
C. Cash Transfers

1. In order to achieve the objectives of Part A.4.(a) of the Project, the Recipient shall provide Cash Transfers to CT Beneficiaries in accordance with eligibility criteria and procedures acceptable to the Association and further detailed in the Cash Transfer and Funds Transfer Manual and shall include, inter alia, that:

(a) said CT Beneficiary shall have been identified as a household affected by the COVID-19 pandemic and with members in treatment, isolation centers and/or quarantine area; and

(b) the Recipient shall have confirmed the CT Beneficiaries’ compliance with any applicable conditionality.

2. Each Cash Transfer shall be in an amount acceptable to the Association and the Recipient shall ensure that the amount of Cash Transfer is paid for its intended CT Beneficiary.

3. The Recipient shall, not later than 2 months after the Effective Date, conclude and thereafter implement, until it has expired in accordance with its terms, a payment agreement, in form and substance satisfactory to the Association and in accordance with criteria and procedures set forth in the Cash Transfer and Funds Transfer Manual, with one or more Payment Service Provider, selected on the basis of terms of reference, qualifications and experience satisfactory to the Association and in accordance with the Procurement Regulations, for the payment of Cash Transfers to CT Beneficiaries (each a “Payment Agreement”).

4. The Recipient shall ensure that each Payment Agreement is:

(a) submitted to the Association for its review and approval prior to its signature between the Recipient and a Payment Service Provider;

(b) signed and effective before any proceeds of the Financing are transferred to the Payment Service Provider; and

(c) carried out with due diligence and efficiency and in accordance with sound technical, financial, and managerial standards and practices acceptable to the Association, including in accordance with the provisions of the Anti-Corruption Guidelines applicable to the recipients of the Cash Transfers proceeds other than the Recipient.
D. **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 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

   (d) 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 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.

E. Funds Transfers

1. In order to achieve the objectives of Part B.2 of the Project, the Recipient, through the PIU, shall provide Funds Transfer to selected health facilities in accordance with eligibility criteria and procedures acceptable to the Association and further detailed in the Cash Transfer and Funds Transfer Manual, and shall include, *inter alia*, that:
   
   (a) said selected health facilities has been implementing COVID-19 related activities and provided fee-waivers to access medical care for COVID-19;

   (b) the Recipient shall have confirmed the selected health facilities’ compliance with any applicable conditionality; and

   (c) each Funds Transfer shall be in an amount acceptable to the Association and the Recipient shall ensure that the amount of Funds Transfer is paid for its intended beneficiary.

2. The Recipient, through the PIU, shall ensure that each Funds Transfer is used by the selected health facilities with due diligence and efficiency and in accordance with sound technical, environmental and social, financial, and managerial standards and practices acceptable to the Association, including in accordance with the provisions of the Anti-Corruption Guidelines applicable to the recipients of the Funds Transfer proceeds other than the Recipient.

Section II. Project Monitoring, Reporting and Evaluation

The Recipient shall furnish to the Association each Project Report not later than one month after the end of each calendar semester, covering the calendar semester.
Except as may otherwise be explicitly required or permitted under this Agreement or as may be explicitly requested by the Association, in sharing any information, report or document related to the activities described in Schedule 1 of this Agreement, the Recipient shall ensure that such information, report or document does not include Personal Data.

Section III. Withdawal 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: (a) 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 EUR)</th>
<th>Amount of the Grant 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, consulting services, Hazard Pays, Training and Operating Costs for the Project (except Part A.4.(a) and Part B.2 of the Project)</td>
<td>9,500,000</td>
<td>7,660,000</td>
<td>100%</td>
</tr>
<tr>
<td>(2) Cash Transfers under Part A.4.(a) of the Project</td>
<td>1,150,000</td>
<td>920,000</td>
<td>100% of amounts disbursed, payable under the respective Cash Transfer</td>
</tr>
<tr>
<td>(3) Funds Transfers under Part B.2 of the Project</td>
<td>1,150,000</td>
<td>920,000</td>
<td>100% of amounts disbursed, payable under the respective Funds Transfer</td>
</tr>
<tr>
<td>TOTAL AMOUNT</td>
<td>11,800,000</td>
<td>9,500,000</td>
<td></td>
</tr>
</tbody>
</table>
B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made:

   (a) for payments made prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed $10,320,000 may be made for payments made prior to this date but on or after January 31, 2020, for Eligible Expenditures under Category (1); or

   (b) under Category (2) and (3) unless and until the Recipient has adopted the Cash Transfer and Funds Transfer Manual in form, substance and manner satisfactory to the Association.

2. The Closing Date is December 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 May 15 and November 15, commencing May 15, 2026, to and including November 15, 2057</td>
<td>1.5625%</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” and “AWPB” each means each annual work plan, together with the related budget, for the Project approved by the Association pursuant to the provisions of 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. “Basis Adjustment to the Service Charge” means the Association’s standard basis adjustment to the Service Charge for credits in the currency of denomination of the Credit, in effect at 12:01 a.m. Washington, D.C. time, on the date on which the Credit is approved by the Executive Directors of the Association, and expressed either as a positive or negative percentage per annum.

4. “Cash Transfer and Funds Transfer Manual” means the manual to be prepared and adopted by the Recipient in accordance with Section I.B.4 of the Schedule 2 to this Agreement setting forth, inter alia: (i) the flow of funds under Category (2) of the Withdrawal Table in Section III.A of Schedule 2 to this Agreement, and (ii) the criteria and procedures of the transfer of funds to CT Beneficiaries and eligible health centers under Part A.4.(a) of the Project and Part B.2 of the Project, respectively, as applicable, all in a manner satisfactory to the Association.

5. “Cash Transfer” means an amount of cash to be provided to a CT Beneficiary under Part A.4.(a) of the Project; and “Cash Transfers” means more than one Cash Transfer.

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


8. “CT Beneficiary” means any household or a person eligible to receive a Cash Transfer under Part A.4.(a) of the Project in accordance with Section I.C.1 of Schedule 2 to this Agreement and eligibility criteria and procedures set forth in the PIM; and “CT Beneficiaries” means more than one Cash Transfer Beneficiary.

9. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated April 3, 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.

10. “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”; and
   (x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Association.

11. “Funds Transfer” means a reasonable benefit (out of the proceeds of the Financing) provided under Part B.2 of the Project to a selected health center, in accordance with the criteria set forth in the Cash Transfer and Funds Transfer Manual and in accordance with the provisions of Section I.E of Schedule 2 to this Agreement.


13. “Hazard Pay” means a reasonable benefit provided directly to clinical and non-clinical workers (including volunteers) implementing COVID-19 pandemic response activities under the Project, as further detailed in the PIM; and “Hazard Pays” means more than one “Hazard Pay”.

14. “Ministry of Health and Social Affairs” and “MoHSA” each means the Recipient’s ministry responsible for health, or any successor thereto.

15. “MPA Program” means the global emergency multiphase approach program approved by the Association and designed to assist countries to prevent, detect and respond to the threat posed by the COVID-19 pandemic and strengthen national systems for public health preparedness.
16. “Office of the General Auditor” means the Recipient’s independent auditor established pursuant to the Recipient’s Law n°2012-009/ dated February 8, 2012, as the same may be amended from time to time, and responsible for audits.

17. “Operating Costs” means the reasonable incremental expenses incurred by the Recipient on account of Project implementation, including costs related to audits, office equipment and supplies, vehicle operation and maintenance, shipping costs, office rentals, communication and insurance costs, office administration costs, bank charges, utilities, transport costs, travel, per diem and supervision costs, and salaries of contracted employees, but excluding salaries of officials of the Recipient’s civil service.

18. “Payment Agreement” means an agreement entered or to be entered into between the Recipient and a Payment Service Provider in accordance with Section I.C.3 of Schedule 2 of this Agreement as applicable.

19. “Payment Service Provider” means any commercial bank, microfinance institution, non-governmental organization and telecommunication operator selected in accordance with Section I.C.3 of Schedule 2 of this Agreement and of Schedule 2 of this Agreement as applicable.

20. “Personal Data” means any information relating to an identified or identifiable individual. An identifiable individual is one who can be identified by reasonable means, directly or indirectly, by reference to an attribute or combination of attributes within the data, or combination of the data with other available information. Attributes that can be used to identify an identifiable individual include, but are not limited to, name, identification number, location data, online identifier, metadata and factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of an individual. “Procurement Regulations” means, for purposes of paragraph 87 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for IPP Borrowers”, dated July 2016, revised November 2017 and August 2018.

21. “Project Implementation Manual” means the manual to be prepared and adopted in accordance with the provisions of Section I.B.1 of Schedule 2 to this Agreement, as such manual may be amended from time to time with the written approval of the Association.

22. “Project Implementation Unit” and “PIU” each means the unit responsible for implementation of the project in accordance with Section I.A.2 of Schedule 2 to this Agreement.

23. “SBC” means social and behavioral changes.
24. "Signature Date" means the later of the two dates on which the Recipient and the Association signed this Agreement and such definition applies to all references to "the date of the Financing Agreement" in the General Conditions.

25. "Steering Committee" means the committee established by the Recipient and referred to in Section I.A.1 of Schedule 2 to this Agreement.

26. "Training" means the reasonable costs, as shall have been approved by the Association in each Annual Work Plan and Budget, for training conducted under the Project, including tuition, travel and subsistence costs for training participants, costs associated with securing the services of trainers, rental of training facilities, preparation and reproduction of training materials, and other costs directly related to training preparation and implementation (but excluding goods and consulting services).