Re: Republic of the Gambia
IDA Credit 5942-GM and IDA Grant Number D160-GM
(Maternal and Child Nutrition and Health Results Project
Second Additional Financing)
Additional Instructions: Disbursement

Honorable Minister:

I refer to the Financing Agreement ("Agreement") between the International Development Association ("Association"), and the Republic of the Gambia (the "Recipient") for the above-referenced project, of even date herewith. The Agreement provides that the Association may issue additional instructions regarding the withdrawal of the proceeds of IDA Credit No. 5942-GM (Credit), and Grant No. D160-GM ("Grant"). This letter ("Disbursement Letter"), as revised from time to time, constitutes the additional instructions.

The attached World Bank Disbursement Guidelines for Projects, dated May 1, 2006, ("Disbursement Guidelines") (Attachment 1), are an integral part of the Disbursement Letter. The manner in which the provisions in the Disbursement Guidelines apply to the Financing is specified below. Sections and subsections in parentheses below refer to the relevant sections and subsections in the Disbursement Guidelines and, unless otherwise defined in this letter, the capitalized terms used have the meanings ascribed to them in the Disbursement Guidelines.

I. Disbursement Arrangements

(i) Disbursement Methods (section 2). The following Disbursement Methods may be used under the Financing:

- Reimbursement
- Direct Payment
- Advance

(ii) Disbursement Deadline Date (subsection 3.7). The Disbursement Deadline Date is 4 months after the Closing Date specified in the Financing Agreement. Any changes to this date will be notified by the Association.

(iii) Disbursement Conditions (subsection 3.8). Please refer to the Disbursement Conditions in the Financing Agreement, Schedule 2, Section IV.B.
II. Withdrawal of Financing Proceeds

(i) **Authorized Signatures (subsection 3.1).** An authorized signatory letter in the Form attached (Attachment 2) should be furnished to the Association at the address indicated below providing the name(s) and specimen signature(s) of the official(s) authorized to sign Applications:

The World Bank  
Corniche Ouest x rue David Diop – B.P. 3296  
Dakar, Senegal

Attention: Ms. Louise Cord, Country Director for The Gambia

(ii) **Applications (subsections 3.2 - 3.3).** Please provide completed and signed (a) applications for withdrawal, together with supporting documents and (b) applications for special commitments, together with a copy of the commercial bank letter of credit, to the address indicated below:

The World Bank  
Loan Operations  
13th Floor  
Delta Center  
Menengai Road  
Upper Hill  
P.O. Box 30577-00100  
Nairobi, Kenya

Tel +254 20 2936 000

(iii) **Electronic Delivery (subsection 3.4).** The Association may permit the Recipient to electronically deliver to the Association Applications (with supporting documents) through the Association’s Client Connection, web-based portal. The option to deliver Applications to the Association by electronic means may be effected if: (a) the Recipient has designated in writing, pursuant to the terms of subparagraph (i) of this Section, its officials who are authorized to sign and deliver Applications and to receive secure identification credentials (“SIDC”) for the purpose of delivering such Applications by electronic means; and (b) all such officials designated by the Recipient have registered as users of Client Connection. If the Association agrees, the Association will provide the Recipient with SIDC for the designated officials. Following which, the designated officials may deliver Applications electronically by completing Form 2380, which is accessible through Client Connection (https://clientconnection.worldbank.org). The Recipient may continue to exercise the option of preparing and delivering Applications in paper form. The Association reserves the right and may, in its sole discretion, temporarily or permanently disallow the electronic delivery of Applications by the Recipient.

(iv) **Terms and Conditions of Use of SIDC to Process Applications.** By designating officials to use SIDC and by choosing to deliver the Applications electronically, the Recipient confirms through the authorized signatory letter its agreement to: (a) abide by the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation ("Terms and
Conditions of Use of Secure Identification Credentials") provided in Attachment 3; and (b) to cause such official to abide by those terms and conditions.

(v) **Minimum Value of Applications (subsection 3.5): USD 100,000**

(vi) **Advances (sections 5 and 6)**

- **Type of Designated Accounts (subsection 5.3):** Two segregate additional Designated accounts (additional to existing 6 DAs for IDA H9230, HRITF 16640, IDA D0500 and IDA 56230) will be opened for this second additional financing operation (Credit and Grant) as follows:

<table>
<thead>
<tr>
<th>Designated Account</th>
<th>Source of funding</th>
<th>Managed By</th>
<th>Bank Holding account</th>
<th>Currency</th>
<th>Ceiling</th>
<th>Categories to be financed</th>
</tr>
</thead>
<tbody>
<tr>
<td>G</td>
<td>IDA Credit</td>
<td>NANA</td>
<td>Central Bank of Gambia</td>
<td>USD</td>
<td>300,000</td>
<td>3 and 6</td>
</tr>
<tr>
<td>H</td>
<td>IDA Grant</td>
<td></td>
<td></td>
<td>USD</td>
<td>250,000</td>
<td>3 and 6</td>
</tr>
</tbody>
</table>

III. **Reporting on Use of Financing Proceeds**

(i) **Supporting Documentation (section 4).** Supporting documentation should be provided with each application for withdrawal as set out below:

- **For requests for Reimbursement and eligible expenditures paid from the Designated Account G and H:**
  - Simplified Statement of Expenditure in the form attached (Attachment 4) for all expenditures other than unconditional cash transfers.
  - Customized Statement of expenditures for unconditional cash transfers (Attachment 5)

- **For requests for Direct Payment:** records evidencing eligible expenditures, e.g., copies of receipts, supplier invoices and documentary evidence of delivery and the Recipient’s acceptance of contracted goods or services.

(ii) **Frequency of Reporting Eligible Expenditures Paid from the Designated Account (subsection 6.3):** Monthly for both DAs.

(iii) **Other Supporting Documentation Instructions**

Copies of the bank statements of all Designated Accounts and a reconciliation statement for all Designated Accounts should be submitted with each Application for withdrawal for replenishment of the Designated Accounts, in form attached (Attachment 6).

Copies of the approvals of eligible beneficiary list by the vulnerable household selection committee (VHSC) and regional task force (RTF) is to be maintained by the project for audit and
supervision purposes for eligible expenditures under Category 6. As well as for actual payments made to such unconditional cash transfer beneficiaries under the same category.

IV. Other Disbursement Instructions

Funds from the Designated Accounts may be transferred to ‘Draw-down bank account’ in local currency to meet eligible expenditures denominated in local currency, provided that transactions and balances in these accounts are included in all project financial reports and in the reconciliation referred to in Section III(iii) above.

V. Other Important Information


If you have not already done so, the Association recommends that you register as a user of the Client Connection website (https://clientconnection.worldbank.org). From this website you will be able to prepare and deliver Applications, monitor the near real-time status of the Financing, and retrieve related policy, financial, and procurement information. All Recipient officials authorized to sign and deliver Applications by electronic means are required to register with Client Connection before electronic delivery can be effected. For more information about the website and registration arrangements, please contact the Association by email at <clientconnection@worldbank.org>.

If you have any queries in relation to the above, please contact Maiada Kassem, Finance Officer at wfalaafri@worldbank.org using the above reference.

Yours sincerely

[Signature]
Louise J. Cord
Country Director for The Gambia
Africa Region

Attachments:
1. World Bank Disbursement Guidelines for Projects, dated May 1, 2006
2. Form for Authorized Signatures
4. Form of Statement of Expenditures (SOE)
5. Customized Statement of Expenditures for cash transfers
Attachment 2

Form of Authorized Signatory Letter
[Letterhead]
Ministry of Economy, Finance in charge of Industry and Planning
[Street address]

The World Bank
Resident Mission
Dakar, Senegal

Attention: Ms. Louise J. Cord, Country Director

[DATE]

Re.: Republic of the Gambia
IDA Credit Number 5942-GM and IDA Grant Number D160-GM
Maternal and Child Nutrition and Health Results Project-
Second Additional Financing
Additional Instructions: Disbursement

I refer to the Financing Agreement between the Republic of The Gambia ("Recipient") and the International Development Association (the "World Bank"), dated March 11, 2015 for the above-referenced project ("the Agreement") providing the above Financing. For the purposes of Section 2.03 of the General Conditions, as defined in the Agreement, any 1[one] of the persons whose authenticated specimen signatures appear below is authorized on behalf of the Recipient to sign applications for withdrawal and applications for a special commitment under this Financing.

For the purpose of delivering Applications to the Association, 2[each] of the persons whose authenticated specimen signatures appears below is authorized on behalf of the Recipient, acting 3[individually] 4[jointly], to deliver Applications, and evidence in support thereof on the terms and conditions specified by the Association.

5[This confirms that the Recipient is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting

---

1 Instruction to the Recipient: Stipulate if more than one person needs to sign Applications, and how many or which positions, and if any thresholds apply. Please delete this footnote in final letter that is sent to the Association.

2 Instruction to the Recipient: Stipulate if more than one person needs to jointly sign Applications, if so, please indicate the actual number. Please delete this footnote in final letter that is sent to the Association.

3 Instruction to the Recipient: Use this bracket if any one of the authorized persons may sign; if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the Association.

4 Instruction to the Recipient: Use this bracket only if several individuals must jointly sign each Application; if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the Association.
documents to the Association by electronic means. In full recognition that the Association shall rely upon such representations and warranties, including without limitation, the representations and warranties contained in the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation ("Terms and Conditions of Use of SIDC"), the Recipient represents and warrants to the Association that it will cause such persons to abide by those terms and conditions.

This Authorization replaces and supersedes any Authorization currently in the Association records with respect to this Agreement.

[Name], [position]  Specimen Signature: ______________________

[Name], [position]  Specimen Signature: ______________________

[Name], [position]  Specimen Signature: ______________________

Yours truly,

/ signed /

_____________________
[Position]

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5 Instruction to the Recipient: Add this paragraph if the Recipient wishes to authorize the listed persons to accept Secure Identification Credentials and to deliver Applications by electronic means; if this is not applicable, please delete the paragraph. Please delete this footnote in final letter that is sent to the Association.
Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation

March 1, 2013

The World Bank (Bank)\(^6\) will provide secure identification credentials (SIDC) to permit the Borrower\(^7\) to deliver applications for withdrawal and applications for special commitments under the Agreement(s) and supporting documentation (such applications and supporting documentation together referred to in these Terms and Conditions of Use as Applications) to the Bank electronically, on the terms and conditions of use specified herein.

SIDC can be either: (a) hardware-based (Physical Token), or (b) software-based (Soft Token). The Bank reserves the right to determine which type of SIDC is most appropriate.

A. Identification of Users

1. The Borrower will be required to identify in a completed Authorized Signatory Letter (ASL) duly delivered to and received by the Bank each person who will be authorized to deliver Applications. The Bank will provide SIDC to each person identified in the ASL (Signatory), as provided below. The Borrower shall also immediately notify the Bank if a Signatory is no longer authorized by the Borrower to act as a Signatory.

2. Each Signatory must register as a user on the Bank’s Client Connection (CC) website (https://clientconnection.worldbank.org) prior to receipt of his/her SIDC. Registration on CC will require that the Signatory establish a CC password (CC Password). The Signatory shall not reveal his/her CC Password to anyone or store or record the CC Password in written or other form. Upon registration as a CC user, the Signatory will be assigned a unique identifying account name.

B. Initialization of SIDC

1. Prior to initialization of SIDC by a Signatory, the Signatory will acknowledge having read, understood and agreed to be bound by these Terms and Conditions of Use.

2. Where a Physical Token is to be used, promptly upon receipt of the Physical Token, the Signatory will access CC using his/her account name and CC Password and register his/her Physical Token and set a personal identification number (PIN) to be used in connection with the use of his/her Physical Token, after which the Physical Token will be initialized for use by the Signatory exclusively for purposes of delivering Applications. Where a Soft Token is to be used, the Signatory will access CC using his/her account name and CC Password and set a personal identification number (PIN) to be used in connection with the use of his/her Soft Token, after which the Soft Token will be initialized for use by the Signatory exclusively for purposes of delivering Applications. Upon initialization of the

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\(^{6}\) "Bank" includes IBRD and IDA.

\(^{7}\) "Borrower" includes the borrower of an IBRD loan, IDA credit, or Project Preparation Facility advance and the recipient of a grant.
SIDC, the Signatory will be a "SIDC User". The Bank will maintain in its database a user account (Account) for each SIDC User for purposes of managing the SIDC of the SIDC User. Neither the Borrower nor the SIDC User will have any access to the Account.

3. Prior to first use of the SIDC by the SIDC User, the Borrower shall ensure that the SIDC User has received training materials provided by the Bank in use of the SIDC.

C. Use of SIDC

1. Use of the SIDC is strictly limited to use in the delivery of Applications by the SIDC User in the manner prescribed by the Bank in the Agreement(s) and these Terms and Conditions. Any other use of the SIDC is prohibited.

2. The Bank assumes no responsibility or liability whatsoever for any misuse of the SIDC by the SIDC User, other representatives of the Borrower, or third parties.

3. The Borrower undertakes to ensure, and represents and warrants to the Bank (such representation and warranty being expressly relied upon by the Bank in granting SIDC) that each SIDC User understands and will abide by, these Terms and Conditions of Use, including without limitation the following:

4. Security

4.1. The SIDC User shall not reveal his/her PIN to anyone or store or record the PIN in written or other form.

4.2. The SIDC User shall not allow anyone else to utilize his/her SIDC to deliver an Application to the Bank.

4.3. The SIDC User shall always logout from CC when not using the system. Failure to logout properly can create a route into the system that is unprotected.

4.4. If the SIDC User believes a third party has learned his/her PIN or has lost his/her Physical Token he/she shall immediately notify clientconnection@worldbank.org.

4.5. The Borrower shall immediately notify the Bank at clientconnection@worldbank.org of any lost, stolen or compromised SIDC, and take other reasonable steps to ensure such SIDC are disabled immediately.

5. Reservation of Right to Disable SIDC

5.1. The Borrower shall reserve the right to revoke the authorization of a SIDC User to use a SIDC for any reason.

5.2. The Bank reserves the right, in its sole discretion, to temporarily or permanently disable a SIDC, de-activate a SIDC User’s Account or both.

6. Care of Physical Tokens

6.1. Physical Tokens will remain the property of the Bank.
6.2. The Bank will physically deliver a Physical Token to each Signatory designated to receive one in a manner to be determined by and satisfactory to the Bank.

6.3. Physical Tokens contain delicate and sophisticated instrumentation and therefore should be handled with due care, and should not be immersed in liquids, exposed to extreme temperatures, crushed or bent. Also, Physical Tokens should be kept more than five (5) cm from devices that generate electromagnetic radiation (EMR), such as mobile phones, phone-enabled PDAs, smart phones and other similar devices. Physical Tokens should be carried and stored separate from any EMR device. At close range (less than 5 cm), these devices can output high levels of EMR that can interfere with the proper operation of electronic equipment, including the Physical Token.

6.4. Without derogating from these Terms and Conditions of Use, other technical instructions on the proper use and care of Physical Tokens are available at http://www.rsa.com.

7. **Replacement**

7.1. Lost, damaged, compromised (in terms of 4.5, above) or destroyed Physical Tokens will be replaced at the expense of the Borrower.

7.2. The Bank reserves the right, in its sole discretion, not to replace any Physical Token in the case of misuse, or not to reactivate a SIDC User’s Account.
Form of Statement of Expenditures (SOE)

The World Bank
APPLICATION FOR WITHDRAWAL
STATEMENT OF EXPENDITURES (SOE)

Data

Category No.

CONTRACT DETAIL

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Name and Address of Contractors/Suppliers</th>
<th>Contract or Purchase order No. &amp; Date (or other ref.)</th>
<th>Brief Description of Goods, Works or Services</th>
<th>Currency and Total Amount of Contract</th>
<th>Total amount invoices covered by application (net of retention)</th>
<th>Elig. %</th>
<th>Invoice Amount Eligible for Financing</th>
<th>Amount Paid From Designated Account (if any)</th>
<th>Date of Payment</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

| TOTALS   |                                          |                                                     |                                               |                                      |                                                               |        |                                      |                                               |               |         |

Supporting documents for this SOE retained at: (insert location)
Attachment 5

Customized SOE for Unconditional Cash Transfers (Categories 6)

Note: The summary page of the customized SOE will be submitted to IDA as supporting documentation for disbursements; the detailed page will be kept by NaNA for review by IDA or by the external auditors.

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name and Address of recipient/Individual beneficiary</td>
<td>Approved by Vulnerable household committee (village) and Regional task force (regional level) Yes or NO</td>
<td>Total Amount paid to payment provider</td>
<td>Elig %</td>
<td>Amount Eligible Per beneficiary cash transfer amount)</td>
<td>Amount Paid to beneficiaries from Designated Account and claimed</td>
<td>Remarks</td>
</tr>
<tr>
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</tbody>
</table>

TOTALS

We the undersigned confirm that expenditures reported above are eligible and are in accordance with the financing agreement section IV and specifically the withdrawal table article ........, and that it has also been verified by vulnerable household committee and regional task force when required and detailed info and documents are maintained at NANA for audit and IDA review purposes.

/ /  
FM
NaNA

/ /  
[National Coordinator]
NaNA
DESIGNATED ACCOUNT RECONCILIATION STATEMENT

LOAN/CREDIT/PPF/COFINANCIER NUMBER ____________________
ACCOUNT NUMBER ______________ WITH (BANK) ________________

1. TOTAL ADVANCED BY WORLD BANK (OR COFINANCIER) $______________

2. LESS: TOTAL AMOUNT RECOVERED BY WORLD BANK - $______________

3. EQUALS PRESENT OUTSTANDING AMOUNT ADVANCED TO THE SPECIAL ACCOUNT (NUMBER 1 LESS NUMBER 2) = $______________

4. BALANCE OF DESIGNATED ACCOUNT PER ATTACHED BANK STATEMENT AS OF DATE ____________________ $______________

5. PLUS: TOTAL AMOUNT CLAIMED IN THIS APPLICATION NO. ____________________ + $______________ *

6. PLUS: TOTAL AMOUNT WITHDRAWN AND NOT YET CLAIMED REASON: ____________________ + $______________ *

7. PLUS: AMOUNTS CLAIMED IN PREVIOUS APPLICATIONS NOT YET CREDITED AT DATE OF BANK STATEMENTS

   APPLICATION NO. ____________________ AMOUNT * ____________________
   ________________________________________________________________

   SUBTOTAL OF PREVIOUS APPLICATIONS NOT YET CREDITED + $______________

8. MINUS: INTEREST EARNED - $______________ *

9. TOTAL ADVANCE ACCOUNTED FOR (NO. 4 THROUGH NO. 9) = $______________

10. EXPLANATION OF ANY DIFFERENCE BETWEEN THE TOTALS APPEARING ON LINES 3 AND 9: ________________________________________________________________

11. DATE: ____________________ SIGNATURE: ____________________

   TITLE: ____________________