Financing Agreement
(Liberia COVID-19 Emergency Response Project)

between

REPUBLIC OF LIBERIA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION
FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between INTERNATIONAL DEVELOPMENT ASSOCIATION ("Association") and REPUBLIC OF LIBERIA ("Recipient"). The Association and the Recipient 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 I to this Agreement ("Project"): 

(a) an amount equivalent to two million eight hundred thousand Special Drawing Rights (SDR 2,800,000) ("Grant"); and

(b) the amount of three million seven hundred fifty thousand Dollars ($3,750,000) ("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plus the Basis Adjustment to the Service Charge; and (b) three-fourths of one percent (3/4 of 1%) per annum; on the Withdrawn Credit Balance.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 February 15 and August 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 Dollar.

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 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 for finance and development planning.

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

(a) the Recipient’s address is:

       Ministry of Finance and Development Planning
       P.O. Box 10-9016
       1000 Monrovia 10; and

(b) the Recipient’s Electronic Address is:

       Facsimile:
       (231) 22-60-75

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 LIBERIA

By

[Signature]
Authorized Representative

Name: SAMUEL D. TWEAH JR.
Title: MINISTER
Date: APRIL 10, 2020

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

[Signature]
Authorized Representative

Name: KHUMA NTHARA
Title: COUNTRY MANAGER
Date: APRIL 10, 2020
SCHEDULE 1

Project Description

The objective of the Project is to prepare and respond to the COVID-19 pandemic in Liberia.

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

Part A. Emergency Preparedness Response

Providing immediate support to prepare and respond to COVID-19 importation and local transmission of cases through containment strategies, in particular:

1. Supporting national and subnational, preparedness and response, *inter alia*:
   (a) strengthening the relevant sectors to jointly coordinate and implement the COVID-19 preparedness and response plan (National COVID-19 Preparedness and Response Plan), including stakeholder coordination meetings, development of contingency plan for counties, development of points of entry contingency plans and activities, and conduct simulation exercises; and
   (b) enhancing national health system capacities for management of disaster recovery priorities, including supporting emergency response team, and the capacity for integration of community-center emergency care into the broader health care system.

2. Enhancing case detection, confirmation, contact tracing, recording and reporting, including, strengthening surveillance systems for emerging infectious diseases through a risk-based approach, *inter alia*:
   (a) providing training and equipping point of entry staff, including, contact tracers, community health support assistants/hygiene promoters and community animal health workers to support cross-border surveillance, community surveillance, case detection and reporting at the points of entry;
   (b) providing training and equipping frontline health workers in infection, prevention, and control;
   (c) strengthening of disease detection capacities through the provision of technical expertise to ensure prompt case finding and contact tracing, consistent with WHO guidelines in the strategic response plan;
(d) strengthening of emergency operations centers; and
(e) strengthening epidemiological investigations and risk assessments.

3. Supporting the surveillance system to facilitate recording and on-time virtual sharing of information, including:
   (a) the roll out of the electronic data management system activities;
   (b) providing training to data monitors; and
   (c) supervision of data collection and reporting at different levels of the response.

Part B. Supporting Preparedness through Laboratory System Strengthening

1. Strengthening disease surveillance systems in public health laboratories, and epidemiological capacity for early detection and confirmation of cases, including:
   (a) strengthening of sample transfer system at a national and county level;
   (b) establishing two satellite laboratories in prioritized counties to support the National Reference Laboratory (NRL), and strengthen the links between the NRL and satellite laboratories;
   (c) providing training to laboratory staff, and support laboratory surge capacity; and
   (d) conducting procurement of laboratory equipment, consumables and laboratory tests, including testing kits.

Part C. Case Management and Clinical Care

Strengthening public health services, including increasing the capacity of the public health system for the response to COVID-19, in particular:

1. Strengthening of health facilities and service delivery, including rehabilitating and equipping prioritized primary health care facilities and hospitals for the delivery of critical medical services including:
   (a) increasing the availability of isolation rooms, ambulatory area for screening and addressing immediate health system needs for medical supplies and medical cases to treat severe COVID-19 cases;
   (b) promoting the use of climate smart technologies, including solar power;
(c) developing strategies to increase hospital bed availability, including repurposing of available bed capacity and ward space;

(d) developing intra-hospital infection control measures, including improving water and oxygen management at selected health facilities to ensure safety and sanitation;

(e) acquisition of electricity generators for health facilities; and

(f) strengthening medical waste management and disposal systems;

(g) procuring and mobilization of energy efficient equipment;

(h) strengthening clinical care capacity through establishing specialized units in selected hospitals, treatment guidelines and hospital infection control guidelines, clinical training of health workers, and hospital infection control guidelines; and

(i) developing more stringent triage for admission, and earlier discharge with follow-up by home health care personnel.

2. Strengthening of human resource surge, including:

(a) mobilizing additional health personnel and provision of training to said health personnel;

(b) supporting MoH to develop and provide a Compensation Benefits package comprising standardized health and life insurance and hazard/indemnity payments for clinical and non-clinical health workers (including volunteers), all who are directly involved in surveillance and case management;

(c) providing training for health staff and front-line workers on risk mitigation measures; and

(d) providing health staff with appropriate protective equipment and hygiene materials, including personal protective equipment kits.

3. Supporting logistics for COVID-19 management, and emergency ambulance services, including provision of ambulance services, or acquisition of ambulances for transporting COVID-19 patients.
Part D. Community Engagement, Risk Communication, and Advocacy

1. Developing systems for community-based disease surveillance and multi-stakeholder engagement, including: (a) rebuilding community and citizen trust through engagement with local traditional leaders, political and religious leaders; (b) provision of training, including hands-on training for animal health workers, extension professionals and paraprofessionals in the detection of clinical signs of COVID-19; and (c) acquisition of basic biosecurity equipment, including sprayers, and protective equipment.

2. Supporting communication preparedness and activities, including: (a) developing and testing messages and materials to be used in the COVID-19 disease and in the event of a pandemic or emerging infectious disease outbreak; (b) enhancing infrastructure to disseminate information at the national, state and local levels as well as between the public and private sectors; (c) supporting cost-effective and sustainable methods including marketing of handwashing through different communication channels; (d) increasing the attention and commitment of the government, private sector and civil society to raise awareness, knowledge and understanding among the general population on the risk and potential impact of COVID-19 pandemic; and (e) developing multi-sectoral strategies to address the risk and potential impact of the pandemic.

3. Providing: (a) food and basic supplies (Food Expenditures) to quarantined populations in isolation, treatment, and precautionary observation centers; and (b) a discharge package for patients from COVID-19 treatment centers.

Part E. Project Management and Coordination, Monitoring and Evaluation

1. Strengthening the capacity of national institutions for the coordination and management of the Project management, including: (a) strengthening of public structures for the coordination and management of the Project; (b) the carrying out of financial management and procurement requirements of the Project; (c) the recruitment of additional staff/consultants responsible for overall administration, procurement, and financial management under the Project; and (d) the financing of costs associated with Project coordination.

2. Strengthening the monitoring and evaluation aspects of the Project, including: (a) strengthening monitoring and evaluation of prevention and preparedness; and (b) building capacity for clinical and public health research, veterinary, and joint-learning across and within Liberia, and the West Africa sub-region, *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 models, and monitoring
and reporting on implementation of Environmental and Social Commitment Plan; and

(ii) strengthening the capacity of the PIU for implementation, monitoring and evaluation of the Project.
SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. National Steering Committee

The Recipient shall ensure that the National Steering Committee is maintained, at all times during the implementation of the Project, as the policy advisory and oversight body. The National Steering Committee shall be responsible, inter alia, for:

(a) providing strategic and policy guidance on the implementation of the Project;

(b) reviewing progress made towards achieving the Project’s objectives;

and (c) facilitating coordination of Project activities and removal of any obstacle(s) to the implementation of the Project.

2. The Ministry of Health

The Recipient shall designate, at all times during the implementation of the Project, the Ministry of Health (“MoH”), with the participation of the National Public Health Institute (NPHIL) to be responsible for prompt and efficient coordination, oversight and implementation of the Project, and shall take all actions including the provision of funding, personnel and other resources necessary to enable said MoH and NPHIL to perform said functions.

3. Project Implementation Unit

Without limitation upon the provisions of Section I.A.2 immediately above, the Recipient shall maintain, throughout Project implementation and within the MoH, the Project Implementation Unit (PIU) with terms of reference, functions, resources, and staff, satisfactory to the Association. To this end, the PIU shall be responsible for, inter alia, day-to-day implementation and management of the Project coordination and management of Project activities, preparing the annual work plans and budget, producing quarterly and annual reports on the basis of a template acceptable to the Association, monitoring and evaluation of the Project, liaising at all times with the Recipient’s national technical coordination taskforce made up of technical working groups, relevant technical departments, and other relevant stakeholders.

4. Project Financial Management Unit

Without limitation upon the provisions of Section I.A.3 immediately above, the Recipient shall, throughout Project implementation, maintain the PFMIU adequately staffed with professionals hired under terms of reference and with
qualifications and experience satisfactory to the Association. PFMU shall be responsible for carrying out the financial management under the Project, including, without limitation, the responsibility for: (a) the maintenance of accounting records and the preparation of financial statements; (b) the preparation of the financial aspects of the interim unaudited financial reports; (c) the processing of payments; and (d) the preparation of the internal financial audits.

B. Project Implementation Manual

1. The Recipient shall, not later than forty-five (45) days after the Effective Date, prepare and adopt a Project operations manual containing detailed guidelines and procedures for the implementation of the Project, including with respect to: administration and coordination, monitoring and evaluation, financial management, procurement and accounting procedures, environmental and social safeguards, corruption and fraud mitigation measures, a grievance redress mechanism, Compensation Benefits Framework, roles and responsibilities for Project implementation, the modalities for handling personal data in accordance with the Recipient’s national legal requirements, 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 (“Project Implementation Manual”).

2. In case of any conflict between the provisions of the Project Implementation Manual and the provisions of this Agreement, the provisions of this Agreement shall prevail, and except as the Association shall otherwise agree, the Recipient shall not amend, abrogate or waive any provision of the Project Implementation Manual.

C. Annual Work Plan and Budget

1. For purposes of implementation of the Project, the Recipient shall:
   
   (a) By not later than December 31 of each Fiscal Year during the implementation of the Project, prepare and furnish to the Association subsequent Annual Work Plans. Said Annual Work Plan(s) containing all activities proposed to be included in the Project during the following Fiscal Year, and a proposed financing plan for expenditures required for such activities, setting forth the proposed sources of financing.

   (b) Each such proposed Annual Work Plan shall specify any Training activities that may be required under the Project, including: (i) the type of Training; (ii) the purpose of the Training; (iii) the personnel to be trained; (iv) the institution or individual who will conduct the Training; (v) the location and duration of the Training; and (vi) the cost of the Training.
(c) The Recipient shall afford the Association a reasonable opportunity to exchange views with the Recipient on each such Annual Work Plan and thereafter ensure that the Project is implemented with due diligence during said following Fiscal Year in accordance with such work plan and budget as shall have been approved by the Association.

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 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

   (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, including workplace accidents that result in death, serious or multiple injury, pollution, or any violent labor unrest or dispute between the Recipient or security forces and local communities, 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. Compensation Benefits

1. 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 to Health Service Beneficiaries under Part C.2(b) of the Project, in form and substance acceptable to the Association ("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.

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

Section II. Project Monitoring, Reporting and Evaluation

1. 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

1. 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 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 Dollar)</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>Goods (including Food Expenditures), works, non-consulting services, consulting services, Training and Operating Costs under the Project</td>
<td>3,750,000</td>
<td>2,800,000</td>
<td>50% Credit, and 50% Grant</td>
</tr>
<tr>
<td>TOTAL AMOUNT</td>
<td>3,750,000</td>
<td>2,800,000</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 (i) $1,500,000 out of the proceeds of the Credit, and (ii) SDR 1,120,000 out of the proceeds of the Grant, may be made for payments made prior to this date but on or after February 12, 2020, for Eligible Expenditures.

2. The Closing Date is April 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 15 and August 15, commencing August 15, 2026 to and including February 15, 2058</td>
<td>1.5625%</td>
</tr>
</tbody>
</table>
APPENDIX

Definitions

1. "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.

2. "Annual Work Plan and Budget" means the annual work plan and budget for the Project, to be prepared on an annual basis by the Recipient.

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

5. "Compensation Benefits" means the Recipient’s package of benefits under Part C.2(b) of the Project, consisting of: (a) provision of hazard pay to Health Service Beneficiaries; (b) provision of medical care to Health Service Beneficiaries exposed to COVID-19 in the course of duty; and (c) provision of death benefits to families of Health Service Beneficiaries fatally exposed to COVID-19 in the course of duty, and designed to ensure availability of sufficient human resources for provision of essential health services for COVID-19 response activities.

6. "Compensation Benefits Framework" means the Recipient’s framework for the provision of Compensation Benefits referred to in Section I.E of Schedule 2 to this Agreement.


8. "Environmental and Social Commitment Plan" or "ESCP" means the environmental and social commitment plan for the Project, dated March 26, 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.
9. “Environmental and Social Management Framework” or “ESMF” means the framework to be prepared and adopted by the Recipient, satisfactory to the Association, setting out the principles, rules, guidelines and procedures to screen and assess the potential adverse environmental and social risks and impacts (including health and safety issues) of Project activities, including the risks of gender-based violence and sexual exploitation and abuse, adopt measures to avoid, reduce, mitigate or offset environmental and social adverse risks and impacts, including measures that endeavor to prevent and respond to gender-based violence and sexual exploitation and abuse, procedural, budget and institutional arrangements and actions needed to implement these measures, and information on the agency or agencies responsible for addressing the Projects’ risks and impacts; as well as for the preparation of environmental and social management plans, as such framework may be amended by the Recipient from time to time, with the prior written agreement of the Association.


11. “Food Expenditures” means food stuff and related consumables acquired under Part D.3 of the Project for quarantine and isolation centers, and other eligible facilities, or vulnerable individuals.


13. “Health Service Beneficiary” means the Recipient’s clinical and non-clinical workers (including volunteers) implementing COVID-19 outbreak response activities under the Project.
14. "Ministry of Health" or "MoH" means the Recipient’s ministry responsible for health, and any successor thereto.

15. "MPA Program" means the global emergency multiphase programmatic approach program designed to assist countries to prevent, detect and respond to the threat posed by COVID-19 and strengthen national systems for public health preparedness.

16. "National Public Health Institute" means the institute established and operating pursuant to the National Public Institute of Liberia Act (published on January 26, 2017) of the laws of the Recipient.

17. "National COVID-19 Preparedness and Response Plan" means the Recipient’s emergency preparedness and response plan for COVID-19, dated March 13, 2020, and acceptable to the Association, as said document may be modified from time to time during the Emergency, and such term includes all schedules and annexes to said document.

18. "National Steering Committee" means the committee referred to in Section I.A.1 of Schedule 2 to this Agreement.

19. "Operating Costs" means the reasonable incremental expenses incurred by the Recipient on account of implementation 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 C.2(b) of the Project, and salaries of contracted employees, but excluding salaries of officials of the Recipient’s civil service.

20. "Project Implementation Unit" and "PIU" means, each, the implementation unit established within MoH, and referred to in Section I.A.3 of Schedule 2 to this Agreement.

21. "Project Financial Management Unit" means the fiduciary management unit established with the MoH, and referred to in Section I.A.4 of Schedule 2 to this Agreement.

22. "Project Implementation Manual" means the manual referred to in Section I.B of Schedule 2 to this Agreement, as such manual may be amended from time to time, with the prior written approval of the Association.
23. "Procurement Regulations" means, for purposes of paragraph 87 of the Appendix to the General Conditions, the "World Bank Procurement Regulations for IPF Borrowers", dated July 2016, revised November 2017 and August 2018.

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. "Training" means the reasonable costs associated with training under the Project, based on the relevant Annual Work Plan and Budget, and attributable to study tours, training courses, seminars, workshops and other training activities, not included under service providers' contracts, including costs of training materials, space and equipment rental, travel, accommodation and per diem costs of trainees and trainers, trainers' fees, and other training related miscellaneous costs.