Mr. Abdullah Jihad  
Minister of Finance and Treasury  
Ministry of Finance and Treasury  
AmeenEE Magu  
Male’  
Republic of Maldives  

Re: Maldives Climate Change Multi-Donor Trust Fund (CCTF)  
CCTF Grant No. TF011853  
Wetland Conservation and Coral Reef Monitoring for Adaptation to Climate Change Project  

Excellency:

In response to the request for financial assistance made on behalf of the Republic of Maldives (the “Recipient”), I am pleased to inform you that the International Bank for Reconstruction and Development and the International Development Association (collectively, the “World Bank”), acting as administrator of grant funds provided under the Maldives Climate Change Multi-Donor Trust Fund, proposes to extend to the Recipient, a grant in an amount equivalent to three million eight hundred thirty thousand United States Dollars (US$3,830,000) (the “Grant”) on the terms and conditions set forth or referred to in this letter agreement (the “Agreement”), which includes the attached Annex, to assist in the financing of the project described in the Annex (the “Project”).

This Grant is funded out of the abovementioned trust fund for which the World Bank receives periodic contributions from the Donors. In accordance with Section 3.02 of the Standard Conditions (as defined in the Annex to this Agreement), the World Bank’s payment obligations in connection with this Agreement are limited to the amount of funds made available to it by the Donors under the abovementioned trust fund, and the Recipient’s right to withdraw the Grant proceeds is subject to the availability of such funds. Accordingly, in the event that any Donor cancels or fails to pay any contributions under the trust fund to the World Bank for any reason, or that as a result of currency exchange variations the amount of funds available in the trust fund is insufficient for the purposes of the Grant, the Recipient shall bear the risk of such funding shortfall and the World Bank shall not have any liability whatsoever to the Recipient or to any third parties in respect of any expenditures or liabilities incurred by the Recipient or any third parties in connection with this Agreement which exceed the amount of funds made available to the World Bank by the Donors for the purposes of the Grant.

The Recipient represents, by confirming its agreement below, that it is authorized to enter into this Agreement and to carry out the Project in accordance with the terms and conditions set forth or referred to in this Agreement.

Please confirm the Recipient’s agreement to the foregoing by having an authorized official of the Recipient sign and date the enclosed original of this Agreement, and returning it to the World Bank. Upon receipt by the World Bank of this countersigned original, this Agreement shall become effective as of the date of the countersignature; provided, however, that the offer of this Agreement shall be deemed withdrawn if the World Bank has not received the countersigned original of this Agreement within ninety
(90) days after the date of signature of this Agreement by the World Bank, unless the World Bank shall have established a later date for such purpose.

Sincerely,

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
INTERNATIONAL DEVELOPMENT ASSOCIATION

----------------------------------------
Diarietou Gaye
Country Director, Maldives
South Asia Region

Confirmed and Agreed:
REPUBLIC OF MALDIVES

Signature: [Signature]
Name: ABDULLAH JIHAD
Title: MINISTER OF FINANCE & TREASURY
Date: 25 APRIL 2012

Enclosures:


✓ (2) Disbursement Letter of the same date as this Agreement, together with World Bank Disbursement Guidelines for Projects, dated May 1, 2006.
ANNEX

Article I
Standard Conditions; Definitions

1.01. Standard Conditions.

The Standard Conditions for Grants Made by the World Bank out of Various Funds dated July 31, 2010 ("Standard Conditions") constitute an integral part of this Agreement.

1.02. Definitions.

Unless the context requires otherwise, the capitalized terms used in this Agreement have the meanings ascribed to them in the Standard Conditions or in this Agreement as follows:

(a) "Act on the Decentralization of the Administrative Divisions of Maldives" means the Act on the creation of offices, posts, island councils for the purpose of decentralized administration of the Maldives as stipulated in its Constitution.

(b) "Biodiversity and Water and Sanitation Units" means the units within EPA or any successor thereto.

(c) "Bleaching Risk Assessment Tool" means a decision tool for the purpose of mapping the potential resilience of coral areas to bleaching based on sea surface temperatures, and referred to in Part B, Section 2.01 of the Annex to this Agreement.

(d) "Contract Agreement" means the agreement to be entered among MHE, EPA and the Utility for the purpose of carrying out Part A.2(b) of the Project, and referred to in Section 2.03(b)(iii) of the Annex to this Agreement.

(e) "Coral Reef Monitoring Framework" means a fully functional web-enabled technology platform that will enable easy access to coral reef health data and associated decision support tools and referred to in Part B, Section 2.01 of the Annex to this Agreement.

(f) "Environmental Management Plan" means the plan referred to in Section 2.03 of the Annex to this Agreement, to be prepared by the Recipient in accordance with the ESDD, satisfactory to the World Bank, for each Project Area, which sets out the mitigation, enhancement, monitoring, and institutional measures, including capacity building through training, to eliminate any adverse environmental impacts of the Project, offset them, or reduce them to acceptable levels, or enhance positive impacts, sets out the environmental and social protection measures in respect of civil works undertaken under the Project, as well as administrative and monitoring arrangements to ensure the implementation of said plan, and including all schedules and annexes to such plan, as said plan may be revised from time to time with the prior written agreement of the World Bank.

(g) "EPA or "Environment Protection Agency" means the Recipient's Environment Protection Agency or any successor thereto.

(h) "ESDD" or "Environmental and Social Due Diligence" means the Recipient's environmental and social assessment framework dated August 9, 2011, and referred to Section 2.03 of the Annex to this
Agreement, which sets forth the protocols for screening Project activities, the environmental and social protection measures required to be undertaken in order to avoid or mitigate potential adverse environmental and social impacts, and guidance on the development of the EMP and the RAP, as said Framework may be revised from time to time with the prior written agreement of the World Bank.

(i) "Fuvahmulah Island Council" means the elected local council for Gnaviyani Fuvahmulah Island under the Act on the Decentralization of the Administrative Divisions of Maldives or any successor thereto.

(j) "Addu City Council" means the elected local council for Addu City under the Act on the Decentralization of the Administrative Divisions of Maldives having the legal jurisdiction for the Island of Hithadhoo within Addu City or any successor thereto.

(k) "Involuntary Resettlement" means the following caused on account of Project implementation: (i) the involuntary taking of land, resulting in relocation or loss of shelter; or (ii) loss of assets or access to assets; or (iii) loss of income sources or means of livelihood, whether or not the affected person must move to another location; or (iv) the involuntary restriction of access to legally designated parks and protected areas resulting in adverse impacts on the livelihood of the affected person.

(l) "Male Water and Sewerage Company" or "the Utility" means the Male Water and Sewerage Company Pvt Ltd, a joint venture company, Hitachi plant technologies Ltd 20%, Government of Maldives 80%, registered under company act of Maldives, registration no. C-67/95, or any other successor as may be agreed in writing with the World Bank.

(m) "MoFA" means "Ministry of Fisheries and Agriculture" the Recipient’s Ministry of Fisheries and Agriculture or any successor thereto.

(n) "MHE" or "Ministry of Housing and Environment" means the Recipient’s Ministry of Housing and Environment or any successor thereto.

(o) "MoTAC" or "Ministry of Tourism, Arts and Culture" means the Recipient’s Ministry of Tourism, Arts and Culture or any successor thereto.

(p) "Operating Costs" means the reasonable costs of incremental expenditures under the Project, incurred by the Recipient for purposes of Project management, implementation, and monitoring and evaluation, on account of utilities and supplies, bank charges, communications, vehicle operation, maintenance, and insurance, office space rental, building and equipment maintenance, public awareness-related publicity and media expenses, domestic travel and subsistence, and salaries of contractual and temporary staff, and salary top-ups of the Recipient’s civil services specifically assigned to work in the PMU in specialized areas of the Project.

(q) "Participating Resorts" means resorts selected to participate in the implementation of Part B of the Project based on the criteria set out in the Operations Manual, including: (i) demonstrated commitment by the partnering resort; (ii) logistical ease of access for monitoring; (iii) opportunity for building on existing systems/historical data sets; (iv) opportunity for future extension of learning and experiences to regions/local communities/students; (v) social, economic (stakeholder use, level of negative impact, management), and environmental significance reflected, for example, in protected areas and environmentally sensitive areas; and (vi) sensitivity/vulnerability to climate change.
Mr. Abdullah Jihad

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(r) “PMU” or “Project Management Unit” means the unit established within the MHE responsible for the overall implementation of the Project, including coordination with other agencies and programs, financial management, procurement, monitoring and evaluation.

(s) “Project Affected Person” means a person who, on account of Project implementation, has experienced or would experience direct economic and social impacts caused by: (i) the involuntary taking of land, resulting in (A) relocation, or loss of shelter; or (B) loss of assets, or access to assets; or (C) loss of income sources, or means of livelihood, whether or not such person must move to another location; or (ii) the involuntary restriction of access to legally designated parks and protected areas, resulting in adverse impacts on the livelihood of such person; and “Project Affected Persons” means, collectively, all such persons.

(t) “Project Area” means each Gnaviyani Fuvahmulah Island, Hithadhoo Island in Addu City, Alif Alif Ukulhas Island and Kaaf Atoll, and “Project Areas” means, collectively all such project areas.

(u) “Project Implementation Unit” means each unit established in each local council within the offices of Fuvahmulah Island Council, Addu City Council and Ukulhas Island Council, responsible for the carrying out of Parts A.1, 2(a) and 2(b) of the Project, respectively, as described in Section 2.03 of the Annex to this Agreement.

(v) “Operations Manual” means the manual dated November 2011, prepared by the Recipient for the Maldives Climate Change Trust Fund and adopted by the Recipient for the purpose of the Project in accordance with the provisions of Section 2.03 of the Annex to this Agreement, to assist the staff assigned to the Project in the implementation of the Project, as such Manual may be amended from time to time in agreement with the World Bank.

(w) “Resettlement Action Plan” or “RAP” means the plan referred to in Section 2.04 of the Annex to this Agreement to be prepared by the Recipient in accordance with the ESSD, in the event of Involuntary Resettlement, setting out the arrangements pertaining to land acquisition and the compensation, resettlement, and rehabilitation of Project Affected Persons, as the same may be modified from time to time with the prior written agreement of the World Bank, and such term includes any annexes or schedules to such plan.

(x) “Training” means the cost of training financed under the Project, attributable to seminars and workshops, along with the costs of study tours, subsistence for training participants, services of trainers, rental of training facilities, preparation and reproduction of training materials, and other activities directly related to course preparation and implementation.

Article II

Project Execution

2.01. Project Objectives and Description. The objectives of the Project are: (i) to strengthen the institutional capacity of MHE, the Utility and local councils for planning and demonstration of community based wetland and water resources management; and (ii) to implement a coral reefs monitoring system, in the Project Areas.

The Project consists of the following parts:
Part A. Wetland Conservation (Gnaviyani Fuvahmulah Island, Hithadhoo Island in Addu City and Alif Alif Ukulhas Island)

1. Community-based Wetland Management: provision of technical support for (a) the development and implementation of community-based wetland management plans; (b) the establishment of pilot eco-tourism facilities at selected wetland sites in Hithadhoo and Fuvahmulah islands; and (c) the documentation of best practices in community-based wetland management.

2. Drainage Management and Rain Water Harvesting: provision of technical and demonstrative implementation support: (a) to carry out a geo-hydrological assessment of selected islands for identifying measures to improve drainage and reduce flood incidence, and demonstrative investments on drainage management; and (b) to develop innovative models for water harvesting and demonstrative implementation of innovative water harvesting technologies.

3. Mainstreaming climate change considerations: provide technical assistance, including training and training of trainers programs, to build the capacity of government officials, particularly local councilors, to equip them with the necessary skills to integrate climate change adaptation considerations into island ecosystem planning and management functions.

Part B. Coral Reef Monitoring (Kaaf Atoll)

1. Training and Capacity Building: provision of training to tourist resort staff (a) to undertake field data collection and to use the Coral Reef Monitoring Framework for data entry, analysis and decision-making; (b) to strengthen the capacity of government bodies in specialized areas relevant to coral reef monitoring.


3. Web-enabled Coral Reef Monitoring Framework: support the development of a web-enabled system for the Coral Reef Monitoring Framework that is integrated with the national geographic information system (NGIS).

4. Dissemination and Policy Inputs: facilitate the extension, mainstreaming and sustainable use of the Coral Reef Monitoring Framework through wider dissemination of best practices in participatory coral reef monitoring and inputs to strengthen relevant policies and decisions.

Part C. Project Management

Provision of support to carry out the various management functions entailed in implementing the Project, including Project monitoring and progress reporting.

2.02. Project Execution Generally. The Recipient declares its commitment to the objectives of the Project. To this end, the Recipient shall carry out: (a) Part A.1, 2(a) and 3 of the Project through MHE in collaboration with the EPA and Fuvahmulah Island Council and Addu City Council; (b) Part A.2(b) through MHE in collaboration with the Utility and EPA; (c) Part B of the Project through MHE in collaboration with MoFA and Participating Resorts; and (d) Part C of the Project through MHE, in accordance with the provisions of: (i) Article II of the Standard Conditions; (ii) 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 ("Anti-Corruption Guidelines"); and (iii) this Article II.

2.03. **Institutional and Implementation Arrangements.**

(a) The Recipient shall, ensure that MHE is responsible for the overall implementation of the Project and coordination among MHE, EPA, MoFA, MoTAC, the Utility and the Participating Resorts to be selected in accordance with the Operations Manual from the Kaaf Atoll.

(b) The Recipient shall, through MHE:

(i) maintain, throughout the period of the Project, the Operations Manual, which includes: (A) Project implementation arrangements and organizational structure; (B) financial management, reporting and auditing and procurement procedures meeting the requirements in Sections 2.06 and 2.07 of the Annex to this Agreement, respectively; (C) environmental and social safeguards requirements and procedures for the Project included in the ESDD; and (D) the procedures on preventing and combating fraud and corruption as set out in the Anti-Corruption Guidelines;

(ii) maintain, throughout the period of the Project, the Project Management Unit, comprising a Project manager, safeguards coordinator, a wetlands coordinator, a coral reef coordinator, a financial management officer, procurement officer, a financial management assistant and a procurement assistant, supported by a technical advisor; and said Unit shall be responsible for the overall management and coordination of Project activities in accordance with the Operations Manual;

(iii) sign; (A) the Contract Agreement with EPA and the Utility before any procurement is initiated for the installation of water harvesting technologies (Part A.2(b) of the Project) including, *inter alia*, the ownership, operation and maintenance of said technologies; and (B) a transfer of assets agreement with the Utility six (6) months after the commissioning of the water harvesting technologies; both satisfactory to the World Bank;

(iv) ensure, for the purpose of Part A.2(b) of the Project, if for any reason the Recipient decides to change the Project Area (Alif Alif Ukulhas Island), the Recipient informs the World Bank in writing the reason for the proposed change, indicating that the new project area is selected following the selection criteria in the Operations Manual; and require a social and environmental management plan to be prepared, satisfactory to the World Bank, for the new project area selected by the Recipient;

(v) ensure that a memorandum of understanding ("MOU"), satisfactory to the World Bank is signed no later than four (4) months after the date of countersignature of this Agreement by the Recipient, among MHE, MoFA, MoTAC and Participating Resorts in Kaaf Atoll setting out stakeholders' roles and responsibilities the carrying out of Part B of the Project, including environmental and social safeguards measures in accordance with the ESDD;
(vi) maintain within MoFA, a resort liaison officer and the Information Technology Cell and the Coral Reef Monitoring Unit for the purpose of Part B of the Project;

(vii) maintain within EPA the Biodiversity and Water and Sanitation Units for the purpose of supporting Part A.1, 2(a) and 2(b) and 3 of the Project; and

(viii) maintain the Project Implementation Units in Fuvahmulah Island Council, Addu City Council and Ukulhas Island Council with adequate staff, including wetlands management and rainwater harvesting officers responsible for guiding and overseeing the activities under Parts A.1, 2(a) and 2(b) of the Project, and such unit shall coordinate and report to the PMU.

2.04. Safeguards.

The Recipient shall, through the MHE:

(a) ensure that the Project is carried out in accordance with the provisions of the ESDD, and, except as the World Bank shall otherwise agree in writing, the Recipient shall not assign, amend, abrogate, or waive, or permit to be assigned, amended, abrogated, or waived, the aforementioned, or any provision thereof.

(b) ensure that the Project is carried out in accordance with the EMP to be prepared by the Recipient in accordance with the provisions of the ESDD, satisfactory to the World Bank, and, except as the World Bank shall otherwise agree in writing, the Recipient shall not assign, amend, abrogate, or waive, or permit to be assigned, amended, abrogated, or waived, the aforementioned, or any provision thereof.

(c) ensure that the Project is carried out in accordance with the Resettlement Action Plan to be prepared by the Recipient in accordance with the ESDD, satisfactory to the World Bank, setting out the mitigation, enhancement, monitoring, and institutional measures, including capacity building through training, that have been identified by the Recipient to carry out acquisition of land and related assets under the Project and compensation, resettlement, and rehabilitation of Project Affected Persons, as the same may be modified from time to time with the prior written agreement of the World Bank, and such term includes any annexes or schedules to such plans.

2.05. Donor Visibility and Visit.

(a) The Recipient shall take or cause to be taken all such measures as the World Bank may reasonably request to identify publicly the Donor's support for the Project.

(b) For the purposes of Section 2.09 of the Standard Conditions, the Recipient shall, upon the World Bank’s request, enable the representatives of the Donor(s) to visit any part of the Recipient’s territory for purposes related to the Project.
2.06. **Project Monitoring, Reporting and Evaluation.**

(a) The Recipient shall monitor and evaluate the progress of the Project and prepare Project Reports in accordance with the provisions of Section 2.06 of the Standard Conditions and on the basis of the indicators set out in the Operations Manual. Each Project Report shall cover the period of one (1) calendar semester, and shall be furnished to the World Bank not later than forty five (45) days after the end of the period covered by such report.

(b) The Recipient shall prepare the Completion Report in accordance with the provisions of Section 2.06 of the Standard Conditions. The Completion Report shall be furnished to the World Bank not later than six (6) months after the Closing Date.

2.07. **Financial Management.**

(a) The Recipient shall ensure that a financial management system is maintained in accordance with the provisions of Section 2.07 of the Standard Conditions.

(b) The Recipient shall ensure that interim unaudited financial reports for the Project are prepared and furnished to the World Bank not later than forty five (45) days after the end of each calendar quarter, covering the quarter, in form and substance satisfactory to the World Bank.

(c) The Recipient shall have its Financial Statements audited in accordance with the provisions of Section 2.07 (b) of the Standard Conditions. Each such audit of the Financial Statements shall cover the period of one (1) fiscal year of the Recipient. The audited Financial Statements for each such period shall be furnished to the World Bank not later than six (6) months after the end of such period.

2.07. **Procurement**

(a) **General**

All goods, works, non-consulting services and consultants’ services required for the Project and to be financed out of the proceeds of the Grant shall be procured in accordance with the requirements set forth or referred to in:

(i) Section I of the “Guidelines: Procurement of Goods, Works and Non-consulting Services under IBRD Loans and IDA Credits and Grants by World Bank Borrowers” dated January 2011 (“Procurement Guidelines”), in the case of goods, works and non-consulting services;

(ii) Sections I and IV of the “Guidelines: Selection and Employment of Consultants under IBRD Loans and IDA Credits and Grants by World Bank Borrowers” dated January 2011 (“Consultant Guidelines”) in the case of consultants’ services; and

(iii) the provisions of this Section, as the same shall be elaborated in the procurement plan prepared and updated from time to time by the Recipient for the Project in accordance with paragraph 1.18 of the Procurement Guidelines and paragraph 1.25 of the Consultant Guidelines (“Procurement Plan”).
(b) **Definitions.**

The capitalized terms used in the following paragraphs of this Section to describe particular procurement methods or methods of review by the World Bank of particular contracts, refer to the corresponding method described in Sections II and III of the Procurement Guidelines, or Sections II, III, IV and V of the Consultant Guidelines, as the case may be.

(c) **Particular Methods of Procurement of Good and Non-consulting Services**

(i) Except as otherwise provided in sub-paragraph (ii) below, goods, works and non-consulting services shall be procured under contracts awarded on the basis of International Competitive Bidding.

(ii) The following methods, other than International Competitive Bidding, may be used for procurement of goods, works and non-consulting services for those contracts specified in the Procurement Plan: (A) Limited International Bidding; (B) Shopping; (C) Direct Contracting; (D) Community Participation procedures which have been found acceptable to the World Bank; and (E) National Competitive Bidding, subject to the following additional provisions:

1. Only the model bidding documents for NCB agreed with the World Bank shall be used for bidding;

2. Invitations for bids will be advertised in at least one widely circulated national daily newspaper, and bidding documents will be made available at least twenty one (21) days before, and issued up to, the deadline for submission of bids;

3. Qualification criteria will be stated in the bidding documents, and if a registration process is required, a foreign firm declared as the lowest evaluated responsive bidder shall be given a reasonable time for registering, without let or hindrance;

4. Bids will be opened in public in one location, immediately after the deadline for the submission of bids, as stipulated in the bidding document (the bidding document will indicate the date, time and place of bid opening);

5. Except in cases of force majeure or exceptional situations beyond the control of the implementing agency, the extension of bid validity will not be allowed;

6. Bids will not be rejected merely on the basis of a comparison with an official estimate;

7. Except with the prior concurrence of the World Bank, there will be no negotiation of price with bidders, even with the lowest evaluated bidder;

8. A bidder's bid security will apply only to the specific bid, and a contractor's performance security will apply only to the specific contract under which they are furnished; and
(9) Bids will not be invited on the basis of percentage premium or discount over the estimated cost, unless agreed with the World Bank.

(d) **Particular Methods of Selection of Consultants’ Services**

(i) Except as otherwise provided in item (ii) below, consultants’ services shall be procured under contracts awarded on the basis of Quality- and Cost-based Selection.

(ii) The following methods may be used for the procurement of consultants’ services for those assignments which are specified in the Procurement Plan: (A) Quality-based Selection; (B) Selection under a Fixed Budget; (C) Least Cost Selection; (D) Selection based on Consultants’ Qualifications; (E) Single-source Selection of consulting firms; (F) Selection of Individual Consultants; and (G) Sole-source procedures for the Selection of Individual Consultants.

(e) **Review by the World Bank of Procurement Decisions.**

The Procurement Plan shall set forth those contracts which shall be subject to the World Bank’s Prior Review. All other contracts shall be subject to Post Review by the World Bank.

**Article III**

**Withdrawal of Grant Proceeds**

3.01. **Eligible Expenditures.**

The Recipient may withdraw the proceeds of the Grant in accordance with the provisions of: (a) the Standard Conditions; (b) this Section; and (c) such additional instructions as the World Bank may specify by notice to the Recipient (including the “World Bank Disbursement Guidelines for Projects” dated May 2006, as revised from time to time by the World Bank and as made applicable to this Agreement pursuant to such instructions), to finance Eligible Expenditures as set forth in the following table. The table specifies the category of Eligible Expenditures that may be financed out of the proceeds of the Grant (“Category”), the allocations of the amounts of the Grant to the Category, and the percentage of expenditures to be financed for Eligible Expenditures in the Category:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount of the Grant Allocated (expressed in USD)</th>
<th>Percentage of Expenditures to be Financed (exclusive of Taxes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods, works, non consulting services, consultants’ services, Training and Operating Costs</td>
<td>3,830,000</td>
<td>100%</td>
</tr>
<tr>
<td>TOTAL AMOUNT</td>
<td>3,830,000</td>
<td></td>
</tr>
</tbody>
</table>
3.02. **Withdrawal Conditions.** Notwithstanding the provisions of Section 3.01 of this Agreement, no withdrawal shall be made for payments made prior to the date of countersignature of this Agreement by the Recipient.

3.03. **Withdrawal Period.** The Closing Date referred to in Section 3.06 (c) of the Standard Conditions is September 30, 2014.

**Article IV**

**Recipient’s Representative; Addresses**

4.01. **Recipient’s Representative.** The Recipient’s Representative referred to in Section 7.02 of the Standard Conditions is the Minister of Finance and Treasury of the Recipient.

4.02. **Recipient’s Address.** The Recipient’s Address referred to in Section 7.01 of the Standard Conditions is:

Ministry of Finance and Treasury  
Ameenee Magu  
Malé 20379  
Republic of Maldives

Facsimile:

(960) 332 4432 or (960) 333 8034

4.03. **World Bank’s Address.** The World Bank’s Address referred to in Section 7.01 of the Standard Conditions is:

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

Cable:  
Telex:  
Facsimile:

INTBAFRAD  
INDEVAS 248423 (MCI) or 1-202-477-6391  
Washington, D.C. 64145 (MCI)