Honorable Minister:

I refer to the Financing Agreement between Republic of Ghana (the “Recipient”) and the International Development Association (the “Association”) for the above-referenced Project. The General Conditions, as defined in the Financing Agreement, provide that the Recipient may from time to time request withdrawals of Credit amounts from the Credit Account in accordance with the Disbursement and Financial Information Letter, and such additional instructions as the Association may specify from time to time by notice to the Recipient. The General Conditions also provide that the Disbursement and Financial Information Letter may set out Project specific financial reporting requirements. This letter constitutes such Disbursement and Financial Information Letter (“DFIL”), and may be revised from time to time.

I. Disbursement Arrangements, Withdrawal of Credit Funds, and Reporting of Uses of Credit Funds.

The Disbursement Guidelines for Investment Project Financing, dated February 2017, ("Disbursement Guidelines") are available in the Association’s public website at https://www.worldbank.org and its secure website “Client Connection” at https://clientconnection.worldbank.org. The Disbursement Guidelines are an integral part of the DFIL, and the manner in which the provisions in the guidelines apply to the Credit is specified below.

(i) Disbursement Arrangements

- General Provisions (Schedule 1). The table in Schedule 1 sets out the disbursement methods which may be used by the Recipient, and conditions, information on registration of authorized signatures, processing of withdrawal applications (including minimum value of applications and processing of advances), instructions on supporting documentation, and frequency of reporting on the Designated Account.

- Special Provision. Projects in situations of urgent need of assistance or capacity constraints: Disbursements under contracts for goods, works, non-consulting services and consulting services procured or selected through international open or limited competition or Direct Selection, as set out in the procurement plan, must be made only through Direct Payment and/or Special Commitment disbursement methods.
(ii) Electronic Delivery. Section 11.01 (c) of the General Conditions.

The Recipient will deliver Withdrawal Applications (with supporting documents) electronically through the Association’s web-based portal “Client Connection” at https://clientconnection.worldbank.org. This option will be effected after the officials designated in writing by the Recipient who are authorized to sign and deliver Withdrawal Applications have registered as users of “Client Connection”. The designated officials will deliver Applications electronically by completing the Form 2380, which is accessible through “Client Connection”. By signing the Authorized Signatory Letter, the Recipient confirms that it is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the Association by electronic means. The Recipient may exercise the option of preparing and delivering Withdrawal Applications in paper form on exceptional cases (including those where the Borrower encounters legal limitations), and which were previously agreed with the Association. 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, available in the Association's public website at https://worldbank.org and “Client Connection”; and (b) to cause such official to abide by those terms and conditions.

II. Financial Reports and Audits

(i) Financial Reports. The Recipient must prepare and furnish to the Association not later than forty-five (45) days after the end of each calendar quarter, interim unaudited financial reports (“IFR”) for the Project covering the quarter.

(ii) Audits. Each audit of the Financial Statements must cover the period of one fiscal year of the Recipient, commencing with the fiscal year in which the first withdrawal was made. The audited Financial Statements for each such period must be furnished to the Association not later than six (6) months after the end of such period.

III. Other Information

For additional information on disbursement arrangements, please refer to the Loan Handbook available on the Association’s website (http://www.worldbank.org/) and “Client Connection”. The Association recommends that you register as a user of “Client Connection”. From this website you will be able to prepare and deliver Applications, monitor the near real-time status of the Credit, and retrieve related policy, financial, and procurement information. For more information about the website and registration arrangements, or if you have any queries in relation to the above, please contact the Association by email at AskLoan@WorldBank.org using the above reference.

Yours sincerely,

[Signature]

Pierre Laporte
Country Director
Ghana, Liberia and Sierra Leone
Africa Region
Attachments
1. Form of Authorized Signatory Letter
2. Interim unaudited Financial Report (IFR)

With copies:

**Ministry of Finance**
Mr. Patrick Nomo, Chief Director
Ms. Yvonne Quansah, Director, Resource Mobilization and Economic Relations
Ms. Sauda Ahmed Seinu, Head, World Bank Group Unit

**Ministry of Health**
Honorable Kwaku Agyemang-Manu, Minister of Health
Honorable Tina Mensah, Deputy Minister of Health
Mr. Kwabena Adjei-Mensah, Chief Director
Dr. Emmanuel Odame, Acting Director, Policy Planning, Monitoring and Evaluation
Mr. Romeo Tetteh, Director, Procurement

**Ghana Health Service**
Dr. Patrick Aboagye, Director General
Dr. Koku Awoonor, Director, Policy Planning Monitoring and Evaluation Directorate
Mr. Franklin Asiedu-Bekoe, Deputy Director, Disease Surveillance and Head of EOC
Ms. Ramatu Peregrino-Braimah, Director Finance
Mr. Yaw Boakye, Deputy Chief Accountant
Ms. Edith Mensah, Program Officer

**Office of the Attorney General and Ministry of Justice**
Mr. Gradebook-Ewoal, Chief State Attorney
Mr. Akawari-linuru Atindem, State Attorney

Mr. Shahid Tahar, Executive Director for Ghana, World Bank
Ms. Nelly Mireku, Senior Adviser to the Executive Director
# Schedule 1: Disbursement Provisions

<table>
<thead>
<tr>
<th>Credit Number</th>
<th>Country</th>
<th>Recipient</th>
<th>Closing Date</th>
<th>Section III.B.2 of Schedule 2 to the Financing Agreement.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6602-GH</td>
<td>Republic of Ghana</td>
<td>Republic of Ghana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name of the Project</td>
<td>Ghana COVID 19 Response Project</td>
<td>Disbursement Deadline Date</td>
<td></td>
<td>Four months after the closing date.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Disbursement Methods</th>
<th>Methods</th>
<th>Supporting Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Payment</td>
<td>Yes</td>
<td>Copy of records</td>
</tr>
<tr>
<td>Reimbursement</td>
<td>Yes</td>
<td>Interim unaudited Financial Report (IFR) in the format provided in Attachment 2 of the DFIL.</td>
</tr>
<tr>
<td>Advance (into a Designated Account)</td>
<td>Yes</td>
<td>Interim unaudited Financial Report (IFR) in the format provided in Attachment 2 of the DFIL.</td>
</tr>
<tr>
<td>Special Commitments</td>
<td>Yes</td>
<td>Copy of Letter of Credit</td>
</tr>
</tbody>
</table>

**Designated Account (Sections 5 and 6 **)**

<table>
<thead>
<tr>
<th>Type</th>
<th>Segregated managed by the Financial Controller of the MoH</th>
<th>Ceiling</th>
<th>Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Institution - Name</td>
<td>Central Bank of Ghana</td>
<td>Currency</td>
<td>USD</td>
</tr>
<tr>
<td>Frequency of Reporting Subsection 6.3 **</td>
<td>Quarterly</td>
<td>Amount</td>
<td>Two quarters forecast as per IFRs as approved by TTL.</td>
</tr>
</tbody>
</table>

**Minimum Value of Applications (subsection 3.5)**

The minimum value of applications for Reimbursement, Direct Payment and Special Commitment is USD 100,000.

**Authorized Signatures (Subsections 3.1 and 3.2 **)** The form for Authorized Signatories Letter is provided in Attachment 1 of this letter Withdrawal and Documentation Applications (Subsection 3.3 and 3.4 **).

Authorized Signatures (subsections 3.1 and 3.2).

A letter in the Form attached (Attachment 2) should be furnished to the World Bank at the address indicated below providing the name(s) and specimen signature(s) of the official(s) authorized to sign Applications:

The World Bank
Attention: Country Director
Applications (subsections 3.3 - 3.4). All Withdrawal Applications and their supporting documentation will be electronically sent via the Association's system Client Connection.

**Additional Instructions**

For Compensation Benefits under FA part 1.3 (in category 1), and Cash Transfers under part 1.4 (category 2):

Scope of coverage, eligibility criteria, disbursement arrangements, flow of funds, reporting and documentation requirements will ALL be described in Project Implementation Manual acceptable to the Bank.

**Other**

N/A

**Sections and subsections relate to the "Disbursement Guidelines for Investment Project Financing", dated February 2017.**
Attachment 1 – Form of Authorized Signatory Letter

[Letterhead]
Ministry of Finance
[Street address]
[City] [Country]

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

[DATE]

Re: IDA Credit 6602-GH
(Ghana COVID-19 Emergency Preparedness and Response Project Program)

Attention: ____________________________, Country Director

I refer to the [Grant] [Credit] Agreement ("Agreement") between the International Development Association (the "Association"), acting as implementing of the [Grant] [Credit], dated ______, providing the above [Grant] [Credit]. For the purposes of Section 2.03 of the General Conditions as defined in the Agreement, any [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 [Grant] [Credit].

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

---

1 Instruction to the Recipient: add text in line with the Grant Agreement if applicable; if not applicable delete it. 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 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.

3 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.

4 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.

5 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.
This confirms that the Recipient is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting 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 /
Attachment 2 - Interim unaudited Financial Statements

**INTERIM FINANCIAL REPORT**

IDA Loan No.: IDA xxxx  
Bank and Account No.: xxxxxx

Sources and Uses of Funds by Category Statement for the period ending MM/DD/YYYY  
(in US Dollars)

<table>
<thead>
<tr>
<th>Sources and Uses of Funds by Category Statement for the period ending MM/DD/YYYY (in US Dollars)</th>
<th>Current Period (Quarter)</th>
<th>Cumulative (Year-To-Date)</th>
<th>Forecast for Next Half Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Opening Cash Balance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IDA Designated Account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Add: Funds received during the period</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IDA - Withdrawal ApplicationSubmitted</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Interest</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cash available</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Less: Uses of funds, by Project Category</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Category 1: Goods, non-consulting services, consultants' services, Compensation Benefits, Operating Costs and Training</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Category 2:</strong> Cash transfers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenditure</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net Cash Available</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>