H.E. Imad Najib Fakhoury  
Minister of Planning and International Cooperation  
Ministry of Planning and International Cooperation  
Post office Box 555  
Amman, 11118  
The Hashemite Kingdom of Jordan

Re: Loan No. 8804-JO, CFF TF NUMBER TF0A6420-JO, CFF TF NUMBER TF0A6421-JO (Jordan Education Reform Support Program)  
Additional Instructions: Disbursement and Financial Information Letter

Excellency:

I refer to the Loan Agreement between the Hashemite Kingdom of Jordan (the “Borrower”) and the International Bank for Reconstruction and Development (the “World Bank”) for the above-referenced Operation. The General Conditions, as defined in the Loan Agreement, provide that the Borrower may from time to time request withdrawals of Loan Amounts from the Loan Account in accordance with the Disbursement and Financial Information Letter, and such additional instructions as the World Bank may specify from time to time by notice to the Borrower. The General Conditions also provide that the Disbursement and Financial Information Letter may set out Operation 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 Loan Funds, and Reporting of Uses of Loan Funds

A- Under the Project

Schedule 1. The table in Schedule 1 sets out the disbursement methods under the Project which may be used by the Borrower. Information on registration of authorized signatures, processing of...
withdrawal applications (including minimum value of applications and processing of advances) under the Project, instructions on supporting documentation, and frequency of reporting on the Designated Account.

B- Under the Program

(i) Withdrawal Applications. Applications for withdrawal from the Loan Account (“Withdrawal Applications”) of amounts of the Loan allocated to individual Disbursement Linked Results (“DLR”) may, pursuant to the provisions of Section IV of Schedule 2 of the Loan Agreement, be sent to the World Bank at any time after the World Bank has notified the Borrower in writing that it has accepted evidence of achievement of the specific DLR.

(ii) Withdrawal Amount. The Withdrawal Application may be for an amount not to exceed the amount of the Loan confirmed by the World Bank for the specific DLR in respect of which the withdrawal is requested, as specified in the World Bank’s notice to the Borrower.

(iii) Advances and Recovery of Advances. The Borrower may, in accordance with provisions of the Loan Agreement, request advances of amounts of the Loan allocated to DLRs that have not yet been achieved using the Form attached (Attachment 2). The aggregated amount of all such advances made in respect of amounts allocated to DLRs may not exceed the equivalent of USD 56,716,800 from the Non-Concessional Portion of the Loan and USD 20,083,200 from the Concessional Portion of the Loan.

The World Bank records an amount of the advance as disbursed for an achieved DLR (“recovered”) after it has notified the Borrower of its acceptance of the evidence of achievement of the DLR for which the advance was provided. The amount so reclassified becomes available for further advances in accordance with the preceding paragraph.

(iv) Disbursement Deadline Date. The period of disbursement of the Program ends six months after the Closing Date (“Disbursement Deadline Date”). This is the final date established by the Bank for receipt by the Bank of Withdrawal Applications.

C- Electronic Delivery

The World Bank may permit the Borrower to electronically applications (with supporting documents) through the World Bank’s web-based portal (https://clientconnection.worldbank.org) “Client Connection”. This option may be effected if the officials designated in writing by the Borrower who are authorized to sign and deliver Applications have registered as users of “Client Connection”. The designated officials may deliver Applications electronically by completing the Form 2380, which is accessible through “Client Connection”. By signing the Authorized Signatory Letter, the Borrower confirms that it is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the World Bank by electronic means. The Borrower may continue to exercise the option of preparing and delivering Applications in paper form.
The World Bank reserves the right and may, in its sole discretion, temporarily or permanently disallow the electronic delivery of Applications by the Borrower. By designating officials to use SIDC and by choosing to deliver the Applications electronically, the Borrower 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 World Bank'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 of the Project. The Borrower must prepare and furnish to the Bank not later than forty-five (45) days after the end of each calendar quarter, interim unaudited financial reports (“IFR”) respectively for the Project covering the quarter.

(ii) Audits of the Operation. Each audit of the Financial Statements must cover the period of one fiscal year of the Borrower, 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 Bank not later than six (6) months after the end of such period.

III. Other Important Information

For additional information on disbursement arrangements, please refer to the Loan Handbook available on the Bank's website (http://www.worldbank.org/) and “Client Connection”. The World Bank 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 Loan, and retrieve related policy, financial, and procurement information. For more information about the website and registration arrangements, please contact the World Bank by email at clientconnection@worldbank.org.

If you have any queries in relation to the above, please contact Eric Ranjeva, Finance Officer at eranjeva@worldbank.org, with copy to Georges Tony Abou Rjaily, Finance Analyst at gabourjaily@worldbank.org using the above reference.

Yours sincerely,

[Signature]

Authorized Representative
Middle East and North Africa Region
Attachments
1. Form of Authorized Signatory Letter
2. Sample Form for Advances under the Program
3. Statement of Expenditures
4. List of payments against contracts subject to the Bank's prior review
5. Designated Account Reconciliation Statement
## Schedule 1: Disbursement Provisions

<table>
<thead>
<tr>
<th>Loan Number</th>
<th>Country</th>
<th>Borrower</th>
<th>Closing Date</th>
<th>Section IV.D of Schedule 2 to the Loan Agreement.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The Hashemite Kingdom of Jordan</td>
<td>Ministry of Planning and International Cooperation</td>
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<td></td>
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</tbody>
</table>

### Disbursement Methods

<table>
<thead>
<tr>
<th>Disbursement Method</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>Statement of Expenditure (SOE) in the format provided in Attachment 3 of the DFIL.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>List of payments against contracts subject to Bank's prior review in the format provided in Attachment 4 of the DFIL.</td>
</tr>
<tr>
<td>Designated Account</td>
<td>Yes</td>
<td>Statement of Expenditure (SOE) in the format provided in Attachment 3 of the DFIL.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>List of payments against contracts subject to Bank's prior review in the format provided in Attachment 4 of the DFIL.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Designated Account Reconciliation Statement in the format provided in Attachment 5 of the DFIL and its related bank statements.</td>
</tr>
<tr>
<td>Special Commitments</td>
<td>Yes</td>
<td>Copy of Letter of Credit</td>
</tr>
</tbody>
</table>

### Type

<table>
<thead>
<tr>
<th>Financial Institution – Name</th>
<th>Ceiling</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Segregated</td>
<td>Fixed</td>
<td></td>
</tr>
<tr>
<td>Central Bank of Jordan</td>
<td>USD</td>
<td></td>
</tr>
</tbody>
</table>

### Frequency of Reporting Subsection 6.3 (**)

- Monthly

- From the Non Concessional Portion of the Loan: USD 738,500
- From the Concessional Portion of the Loan: USD 261,500

The minimum value of applications for Reimbursement, Direct Payment and Special Commitment is 20 percent of the outstanding Designated Account advance.

A letter in the Form attached (Attachment 1) 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
1818 H Street, N.W.
Washington, D.C. 20433
United States of America Attention: Saroj, Kumar Jha, Country Director

Please provide completed and signed (a) applications for withdrawal, together with supporting documents, to the address indicated below:

The World Bank
Radnicka Cesta 80, 9th floor
Zagreb 10000, Croatia
Attention: World Bank Group Finance & Accounting (ex-Loan Department).

**Applicable to the Project and the Program**
Form of Authorized Signatory Letter

[Letterhead]
Ministry of Finance
[Street address]

[DATE]
The World Bank
1818 H Street, N.W.
Washington, D.C. 20433
United States of America

Attention: [Country Director]

Re: Loan No. 8884-JO, CFF TF NUMBER TF0A6420-JO, CFF TF NUMBER TF0A6421-JO (Jordan Education Reform Support Program)

I refer to the Loan Agreement between the International Bank for Reconstruction and Development (the “World Bank”) and [name of borrower] (the “Borrower”), dated ___, providing the above Loan. For the purposes of Section 2.02 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 Borrower to sign applications for withdrawal under this Loan.

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

5[This confirms that the Borrower is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the World Bank]

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1 Instruction to the Borrower: 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 Bank.

2 Instruction to the Borrower: 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 Bank.

3 Instruction to the Borrower: 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 Bank.

4 Instruction to the Borrower: 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 Bank.

5 Instruction to the Borrower: Add this paragraph if the Borrower 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 Bank.
by electronic means. In full recognition that the World Bank 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 Borrower represents and warrants to the World Bank that it will cause such persons to abide by those terms and conditions.

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

[Name], [position] Specimen Signature: ______________________

[Name], [position] Specimen Signature: ______________________

[Name], [position] Specimen Signature: ______________________

Yours truly,

/ signed /

[Position]
Sample Form for Advances

[Ministry/Implementing Agency Letterhead]

[Date]

Loan Department – [name of Regional Center]
The World Bank
[address of regional center]
Attention: [name of regional center team lead]

Subject: Re: Loan No. 8804-JO, CFF TF NUMBER TF0A6420-JO, CFF TF NUMBER TF0A6421-JO (Jordan Education Reform Support Program)
Request for Advance

Dear Sir/Madam,

We refer to the Loan Agreement between the International Bank for Reconstruction and Development (the “World Bank”) and [insert the name of the Borrower] (the “Borrower”) dated [insert date] providing for the above Loan.

In accordance with the provisions of the Disbursement Letter and Schedule ___, Section ____ of the Loan Agreement, to support the implementation of the above Program and to facilitate the achievement of the planned results, we request an Advance in the amount of [insert amount].

[We request that the Advance be disbursed in [currency requested for disbursement] equivalent to the Total Advance Requested above.]² We acknowledge that the amount disbursed will be charged to the Loan Account in the currency of the Financing at the rate of exchange in effect at the time of disbursement.

Sincerely,

[insert Name, and Position]³

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¹ The Proposed Advance should be in the currency of the DLI/RLR as set out in the disbursement table in the Loan Agreement, and in accordance with provisions in the Disbursement and Financial Information Letter. Normally, this is the currency of commitment of the loan.

² Use this text to designate the currency of the Advance if it should be different from the currency set out in the disbursement table in the Loan Agreement.

³ To be signed by a representative of the implementing/coordinating agency of the Borrower, OR by the person(s) authorized on behalf of the Borrower to sign applications for withdrawal under the loan as set out in the applicable Authorized Signatory Letter.
Attachment 3
Form of Statement of Expenditures (SOE)

Statement of Expenditures (SOE)

Payments made during the period from __________ to __________

<table>
<thead>
<tr>
<th>Loan No.:</th>
<th>Application No.:</th>
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<tbody>
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<table>
<thead>
<tr>
<th>Category</th>
<th>SOE No.:</th>
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<tbody>
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</table>

<table>
<thead>
<tr>
<th>Article</th>
<th>Supplier's Name</th>
<th>Type of Good or Service (CW/GOCS/OP/TR) / Brief Description</th>
<th>Currency and Total Amount of Contract</th>
<th>Currency and Total Amount of Invoice Covered by Application</th>
<th>% Financed by NC Portion</th>
<th>Amount Eligible for NC Financing (5 x 6)</th>
<th>% Financed by CFF Portion</th>
<th>Amount Eligible for CFF financing (5 x 8)</th>
<th>Currency and Amount Paid from Designated Account (if Applicable)</th>
<th>Exchange Rate</th>
<th>Date of Payment</th>
<th>Remarks</th>
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TOTALS

Supporting documents for this SOE retained at __________

(location)
Attachment 4
List of Payments against contracts subject to the World Bank's Prior Review

<table>
<thead>
<tr>
<th>Contract Number</th>
<th>Supplier</th>
<th>Contract Date</th>
<th>Contract Amount</th>
<th>Date of WB's Non-Objection to Contract</th>
<th>Amount Paid to Supplier during Period</th>
<th>WB's Share of Amount Paid to Supplier during Period</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>
**DESIGNATED ACCOUNT RECONCILIATION STATEMENT**

<p>| | | | |</p>
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<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>1</td>
<td>TOTAL ADVANCED BY WORLD BANK (OR COFINANCER)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>US$/EUR</strong></td>
<td></td>
<td></td>
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<tr>
<td>2</td>
<td>LESS TOTAL AMOUNT RECOVERED BY WORLD BANK</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>US$/EUR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>EQUALS PRESENT OUTSTANDING AMOUNT ADVANCED TO THE DESIGNATED ACCOUNT (NUMBER 1 LESS NUMBER 2) =</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>US$/EUR</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

4 BALANCE OF DESIGNATED ACCOUNT PER ATTACHED BANK STATEMENT AS OF DATE **US$/EUR**

5 PLUS TOTAL AMOUNT CLAIMED IN THIS APPLICATION NO. **US$/EUR**

6 PLUS TOTAL AMOUNT WITHDRAWN AND NOT YET CLAIMED Reason **US$/EUR**

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

<table>
<thead>
<tr>
<th>APPLICATION NO.</th>
<th>AMOUNT</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

SUBTOTAL OF PREVIOUS APPLICATIONS NOT YET CREDITED **US$/EUR**

8 MINUS INTEREST EARNED **US$/EUR**

9 TOTAL ADVANCE ACCOUNTED FOR (NO. 4 THROUGH NO. 9) **US$/EUR**

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

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11 DATE: _____________________ SIGNATURE _____________________

TITLE _____________________