

Date: 01-Mar-2024

H.E. Honorable Seedy Keita  
Minister of Finance and Economic Affairs  
Ministry of Finance and Economic Affairs  
The Quadrangle  
Banjul, The Gambia

**Re: Republic of The Gambia  
Resilience, Inclusion, Skills, and Equity Project IDA E294 -GM**

**Additional Instructions: Disbursement and Financial Information Letter**

Honorable Minister:

I refer to the Additional Financing Agreement between Republic of the Gambia (“Recipient”) and the International Development Association (“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 Grant Financing<sup>1</sup> amounts from the Grant Financing Account<sup>2</sup> in accordance with the Disbursement and Financial Information Letter (“DFIL”), 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 and may be revised from time to time.

**I. Disbursement Arrangements, Withdrawal of Grant Financing Funds, and Reporting of Uses of Grant Financing Funds**

The *Disbursement Guidelines for Investment Project Financing*, dated February 2017 (“Disbursement Guidelines”), are available on 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 Disbursement Guidelines apply to the Grant Financing 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, information on registration of authorized signatories, processing of Withdrawal Applications (including the minimum value of applications and processing of advances), instructions on supporting documentation, and frequency of reporting on the Designated Account(s).

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***(ii) Withdrawal Applications (Electronic Delivery)***<sup>3</sup>

The Recipient will deliver Withdrawal Applications (with supporting documents, “Applications”) electronically through the Bank’s web-based portal “ClientConnection” at <https://clientconnection.worldbank.org>. This option will be effective after the officials designated in writing by the Recipient who are authorized to sign and deliver Applications have registered as users of “Client Connection.” The designated officials shall deliver Applications electronically by completing Form 2380, which is accessible through “Client Connection.” By signing the Authorized Signatory Letter, which can be delivered manually or electronically, 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 Bank by these means. The Recipient may exercise the option of preparing and delivering Applications in paper form on exceptional cases (including those where the Recipient encounters legal limitations) and which were previously agreed with the Bank. By designating officials to use SIDC and 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 the Use of Electronic Means to Process Applications and Supporting Documentation, available in the Bank’s public website at <https://www.worldbank.org> and “Client Connection” at <https://clientconnection.worldbank.org>; and (b) to cause such officials to abide by those terms and conditions.

**II. Financial Reports and Audits**

***(i) Financial Reports***

The Recipient shall prepare and furnish to the Bank not later than forty-five (45) days after the end of each calendar quarter interim unaudited financial reports (“IFRs”) for the Project covering the quarter.

***(ii) Audits***

Each audit of the Financial Statements shall cover the period of one (1) 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 shall be furnished to the Bank by the Recipient 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 public website at <https://www.worldbank.org> and “Client Connection” at <https://clientconnection.worldbank.org> the Bank recommends that you register as a user of “Client

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<sup>3</sup> Section 9.01 (c) of the Standard Conditions

Connection.” From this website, you will be able to prepare and deliver Authorized Signatory Letters and Withdrawal Applications, monitor the near real-time status of the Advance 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 Bank by email at [askloans@worldbank.org](mailto:askloans@worldbank.org) using the above reference.

Yours sincerely,

**Keiko Miwa**

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Keiko Miwa  
Country Director  
Senegal, The Gambia, Cabo Verde, Guinea-Bissau, Mauritania  
Western and Central Africa Region

**Attachments**

1. Form of Authorized Signatory Letter
2. Statement of Expenditure (SOE)
3. Summary Statement of PBCs Payments under Category 3

### Schedule 1 : Disbursement Provisions

Basic Information					
<b>Grant number</b>	<b>IDA E294 -GM</b>	<b>Country</b>	Republic of the Gambia		
		<b>Recipient</b>	Ministry of Finance and Economic Affairs	<b>Closing Date</b>	Section III B. 3 of Schedule 2 to the Loan Agreement.
		<b>Name of the Project</b>	The Gambia Resilience, Inclusion, Skills, and Equity Project	<b>Disbursement Deadline Date</b>	The disbursement deadline date is four months after the closing date.
Disbursement Methods and Supporting Documentation					
<b>Disbursement Methods</b> <i>Section 2 (**)</i>	<b>Methods</b>	<b>Supporting Documentation</b> <i>Subsections 4.3 and 4.4 (**)</i>			
Direct Payment	Yes	Copy of records (e.g., invoices and receipts)			
Reimbursement	Yes	For category 1,2 and 4 Statement of Expenditure (SOE) in the format provided in Attachment 2 of the DFIL  For Category 3.: For requests for Reimbursement of PBC achieved and verified of Section III.A of Schedule 2 and Schedule 3 of the Grant Agreement – see Additional Instruction in section below (in attachment 3).			
Advance (into a Designated Account)	Yes	Documentation of Advance - For category 1,2 and 4 Statement of Expenditure (SOE) in the format provided in Attachment 2 of the DFIL  Documentation of advance - For Category 3.: For prior advances of PBC achieved and verified of Section III.A of Schedule 2 and Schedule 3 of the Grant Agreement – see Additional Instruction in section below (in attachment 3).			
Special Commitments	Yes	Copy of Letter of Credit			
Designated Account (Sections 5 and 6 **)					
<b>Type</b>	Two Segregated Account managed by CPCU. A – Category 3 B – Category 1,2,and 4		<b>Ceiling</b>	Fixed	
<b>Financial Institution - Name</b>	Central Bank of the Gambia		<b>Currency</b>	USD	
<b>Frequency of Reporting</b> <i>Subsection 6.3 (**)</i>	Monthly		<b>Amount</b>	A – 1,400,000 B - 3,000,000	
Minimum Value of Applications (subsection 3.5)					
The minimum value of applications for Reimbursement, and Direct Payment is USD 100,000					
<b>Authorized Signatures</b> ( <i>Subsection 3.1 and 3.2 **</i> ) <i>The form for Authorized Signatories Letter is provided in Attachment 1 of this letter</i> <b>Withdrawal and Documentation Applications</b> ( <i>Subsection 3.3 and 3.4 **</i> )					
The form for Authorized Signatory Letter is provided in Attachment 1 of this letter.					

The ASL and all Withdrawal Applications corresponding to this Project Preparation Advance, with their supporting documentation, will be submitted electronically via the Bank's "Client Connection" system.

#### **Additional Information**

1. For PBC linked Category 3

Please refer to the withdrawal Condition(s) in the Grant Agreement. Section III.B following Supporting documents need to be provided:

- (i) PBCs Payment Reconciliation Statement in the format provided in Attachment 3 of DFIL (on cumulative basis),
- (ii) List of PBCs achieved and verified,
- (iii) Bank notification letter confirming that one or more PBCs/PBCTs (as referred to under Schedule 2 of the Financing Agreement) have been achieved and, indicating the amounts payable for such PBCs/PBCTs.

2. For each withdrawal request against Category 3 the amount payable shall be the lesser between the amount allocated for the achievement of one or more PBCs/PBCTs and the amount of eligible expenditures by the achievement date of such PBCs/PBCTs.

3. The PIU may operate additional transactional accounts for purposes of disbursing the funds to sub-implementing agencies as per the agreement.

#### **Other**

- Category 4, Contingent Emergency Response Component (CERC). The \_\_\_\_\_ will be updated and continue to be acceptable to the Bank upon activation of the CERC by including a list of the underlying eligible expenditures.

**Attachment 1 – Form of Authorized Signatory Letter]**

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

[DATE]

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

Attention: [Country Director]

Dear [Country Director]:

**Re: Republic of The Gambia  
Resilience, Inclusion, Skills, and Equity Project IDA E294 -GM**

I refer to the Grant Agreement (“Agreement”) between the International Development Association (“Association”) and [name of recipient] (“Recipient”), providing the above Grant. For the purposes of Section 2.03 of the General Conditions as defined in the Agreement, any <sup>4</sup>[one] of the persons whose authenticated specimen signatures appear below is authorized on behalf of the Recipient to sign Withdrawal Applications (“Application”) [and applications for a special commitment] under this [Credit] [Grant].

For the purpose of delivering the Applications to the Bank, <sup>5</sup> [one/two/three] of the persons whose authenticated specimen signatures appear below is/are authorized on behalf of the Recipient, acting [individually<sup>6</sup> / jointly<sup>7</sup>] to deliver the Applications and evidence in support thereof on the terms and conditions specified by the Bank.

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<sup>4</sup> 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 the final letter that is sent to the Association.*

<sup>5</sup> 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 Bank.*

<sup>6</sup> 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 Bank.*

<sup>7</sup> 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 Bank.*

This Authorization also confirms that the Recipient is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the Bank including by electronic means. The Bank shall rely upon such representations and warranties, including 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 Bank that it will cause such persons to abide by those terms and conditions.

This Authorization replaces and supersedes any Authorization currently in the Bank records with respect to the Agreement(s) referred to in the subject line of this Authorization.

**Signatory Details**

<b>Name</b>	<b>Position</b>	<b>Email ID</b>
[Signatory Name]	[Title]	[Email]

**Specimen Signatures**

<b>Signatory Name</b>	<b>Signature 1</b>	<b>Signature 2</b>	<b>Signature 3</b>
[User Name]			
[User Name]			

Yours truly,

/ signed /

\_\_\_\_\_  
[Position]<sup>8</sup>

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<sup>8</sup> Instruction to Bank staff: please forward this letter to the Country Lawyer for further processing (Recipient: please do not delete this note).





## Attachment 3 – Summary Statement of PBCs Payments under Category 3

**PBCs RECONCILIATION FORM**

AS OF MM-DD-YY

AMOUNTS EXPRESSED IN USD

#	NAME	AMOUNT
1	CUMULATIVE ELIGIBLE EXPENDITURES PAID AT THE END OF CURRENT REPORTING PERIOD UNDER CATEGORY 3 OF THE PROJECT	
2	CUMULATIVE PBC PAYMENT MADE AT THE END OF THE PREVIOUS REPORTING PERIOD	
3	PBC PAYMENT REQUEST UNDER CATEGORY 3	
4	TOTAL (line 2 + line 3)	
5	ADJUSTED AMOUNT (if line 4 > line 1)	
6	AMOUNT PAYABLE UNDER CATEGORY 1 AND 2 (line 3 – line 5)***	

