
CREDIT NUMBER 7449-LR

Financing Agreement

(Health Security Program in Western and Central Africa
Using the Multi-Phase Programmatic Approach)

between

REPUBLIC OF LIBERIA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

CREDIT NUMBER 7449-LR

FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between the REPUBLIC OF LIBERIA (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”).

WHEREAS:

- A. The Participating Countries, including the Recipient, and the Economic Community of West African States (ECOWAS) have agreed to participate in the MPA Program.
- B. The Recipient, having satisfied itself as to the feasibility and priority of the Project, has requested the Association to assist in the financing of the project described in Schedule 1 to this Agreement (“Project”).
- C. By a financing agreement to be entered into on or about the date hereof between the Republic of Cabo Verde and the Association (the “Cabo Verde Financing Agreement”) and by a grant agreement to be entered into on or about the date hereof between the Republic of Cabo Verde and the International bank for Reconstruction and Development, acting as administrator of the Pandemic, Preparedness and Response Trust Fund (the “Cabo Verde Grant Agreement”), the Association and certain donors will extend to the Republic of Cabo Verde financing to assist the Republic of Cabo Verde in financing part of the cost of activities related to the MPA Program on the terms and conditions set forth in the Cabo Verde Financing Agreement and the Cabo Verde Grant Agreement.
- D. By a financing agreement to be entered into on or about the date hereof between the Republic of Guinea and the Association (the “Guinea Financing Agreement”) and by a grant agreement to be entered into on or about the date hereof between the Republic of Guinea and the Association and the International Bank for Reconstruction and Development, jointly acting as administrator of the Global Financing Facility for Women, Children and Adolescents (GFF) Multi-Donor Trust Fund (the “Guinea Grant Agreement”), the Association and certain donors will extend to the Republic of Guinea financing to assist the Republic of Guinea in financing part of the cost of activities related to the MPA Program on the terms and conditions set forth in the Guinea Financing Agreement and the Guinea Grant Agreement.
- E. By a financing agreement to be entered into on or about the date hereof between ECOWAS and the Association (the “ECOWAS Financing Agreement”), the Association will extend to ECOWAS financing to assist ECOWAS in financing

part of the cost of activities related to the MPA Program on the terms and conditions set forth in the ECOWAS Financing Agreement.

WHEREAS the Association has also agreed, on the basis, *inter alia*, of the foregoing, to extend the financing provided for in Article II of this Agreement to the Recipient under the terms and conditions set forth in this Agreement.

NOW THEREFORE 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 credit, which is deemed as Concessional Financing for purposes of the General Conditions, in the amount of eighteen million Dollars (\$18,000,000) (variously, “Credit” and “Financing”), to assist in financing the project described in Schedule 1 to this Agreement (“Project”).
- 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 Payment Dates are January 15 and July 15 in each year.
- 2.05. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.
- 2.06. 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 — EFFECTIVENESS; TERMINATION

- 5.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.
- 5.02. 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 responsible for finance.
- 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, Liberia; and

- (b) the Recipient's Electronic Address is:

Facsimile:	E-mail:
(231) 22-60-75	dtweah@mfdp.gov.lr

- 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

- (c) the Association's Electronic Address is:

Telex:	Facsimile:
248423 (MCI)	1-202-477-6391

AGREED as of the Signature Date.

REPUBLIC OF LIBERIA

By

Boima Kamara

Authorized Representative

Name: Boima Kamara

Title: Minister of Finance and Development Planning

Date: 03-May-2024

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

Boutheina Guermazi

Authorized Representative

Name: Boutheina Guermazi

Title: Director, Regional Integration

Date: 12-Mar-2024

SCHEDULE 1

Project Description

The objective of the Project is to increase regional collaboration and health system capacities to prevent, detect, and respond to Health Emergencies in the Republic of Liberia.

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

Part 1: Prevention of Health Emergencies

1.1. Health Security Governance, Planning, and Stewardship

Strengthen institutional structures and coordination arrangements within the Recipient's Ministry of Health (MoH), National Public Health Institute of Liberia (NPHIL), Ministry of Agriculture (MoA), and Environmental Protection Agency (EPA) by supporting: (a) technical assistance for policy and planning; (b) supervision of core prevention, detection, and response interventions; (c) monitoring and evaluation; and (d) multisectoral coordination of programs and activities on human, animal, and environmental health including: (i) harmonization of standard operating practices, (ii) planning and implementation, (iii) joint monitoring and evaluation, and (iv) cross-border engagement.

1.2. Scaling-up One Health Agenda and combatting Antimicrobial Resistance (AMR)

Scaling-up One Health Agenda and combatting Antimicrobial Resistance (AMR) by:

- (a) Providing technical Assistance to support the One Health governance structure and the functionality of the One Health Secretariat on its day-to-day planning and coordination activities.
- (b) Strengthening One Health coordination mechanisms at national and subnational levels by providing technical assistance to: (i) harmonize guidelines, regulatory instruments, management systems, and data collection tools for monitoring and evaluation of One Health interventions; (ii) guide the stewardship of the One Health Secretariat in the implementation of AMR-related interventions for animal, environmental, and human health; and (iii) enhance the functionality of animal health.
- (c) Financing: (i) implementation of One Health simulation exercises; and (ii) technical assistance for the development and implementation of guidelines on the prevention and optimization of antimicrobial use and testing in

animal and human health sectors, sanitary animal production practices, and water and wastewater management, sanitation, and hygiene practices (WASH).

- (d) Financing community engagement and sensitization to improve awareness and uptake of One Health and AMR guidelines and interventions.

Part 2: Detection of Health Emergencies

2.1. Collaborative Surveillance

Supporting surveillance capacities at all levels by: (a) improving human, environmental, and animal surveillance workforce capabilities to prevent, detect and respond to public health threats; (b) supporting emergency investigation including rumors, unexplained deaths, and outbreaks; (c) enhancing the electronic database and data warehouse (human, animal and environment) for disease surveillance interoperability linked to e-IDSR; and (d) strengthening cross-border surveillance and point of entry surveillance through a One Health approach.

2.2. Laboratory Quality and Capacity

Supporting laboratory quality and capacity by:

- (a) Strengthening the Recipient's detection capacities for animal, human, and environmental health by: (i) providing technical assistance for establishing and/or revising and implementing biosafety and biosecurity policies, in-country licensure and accreditation of institutions, and internal and external quality management programs for internal and external assurance; (ii) implementing the Laboratory Information Management System (LIMS) and an electronic database system for sample management linked to the e-IDSR; and (iii) developing performance monitoring mechanisms and frameworks, conducting routine supervision, and implanting a twinning program to ensure enhanced performance.
- (b) Supporting the Recipient's laboratory network by (i) strengthening laboratory workforce capabilities through trainings and continued education, including neglected areas such as genomic sequencing and AMR; (ii) construction of the Palala Regional One Health Laboratory in Bong County; (iii) procurement of equipment, reagents, and laboratory supplies for the whole network (including laboratories at animal quarantine centers); (iv) regular maintenance and calibration of equipment at animal, human, and environmental laboratories; and (v) conducting trainings in handling and transferring of biological samples and materials.

2.3. Multi-disciplinary Human Resources for Health Emergencies

Supporting multi-disciplinary human resources for Health Emergencies by:

- (a) Supporting sufficient and quality human resources to prevent, detect, and respond to disease outbreaks and events through: (i) training human health workers to acquire basic, intermediate, and advanced Field Epidemiology Training Program (FETP) certification in case investigation and management of priority diseases; (ii) training animal health workers as veterinarians and para-veterinarians; (iii) training of environmental health workers, including in-service training in applied veterinary epidemiology and (iv) other trainings to address core IHR capacities gaps.
- (b) Supporting the human resources capacity by: (i) developing a One Health workforce strategy; (ii) developing a curriculum and training program for public health emergency and incident case management; (iii) institutionalizing the provision of FETP courses and applied veterinary epidemiology training at the University of Liberia; and (iv) developing information systems for tracking the availability and performance of frontline workers with specialized skills.

Part 3: Health Emergency Response

3.1. Health Emergency Management

Strengthening the Recipient's capacity in timely responding to Health Emergencies through: (a) technical assistance for enhancing the standard operating practices for public health emergency logistics and supply chain management ; (b) technical assistance for developing the framework for the deployment of emergency personnel; (c) technical assistance for updating the rapid response team framework for deployment of surge teams under the One Health approach; (d) technical assistance for developing risk profiles, vulnerability, and capacity readiness assessments for all public health hazards; (e) supporting the implementation of early and after-action reviews for performance monitoring; (f) technical assistance for updating the national countermeasures plan; and (g) procurement and stockpiling of emergency supplies, commodities, equipment, and supplies for the public health emergency operations center (including *inter alia* personal protective equipment, ancillary supplies, medicines and vaccines).

3.2. Health Service Delivery for Health Emergencies

Supporting health service delivery for Health Emergencies through:

- (a) Provision of technical assistance to develop and implement a health emergencies action plan and framework for relevant health institutions

and, and risk communication and engagement at community level.

- (b) Financing the construction and refurbishment of eight points of entry, three animal quarantine centers, and three health triage centers; as well as the procurement and installation of energy efficient systems, water and sanitation systems and the construction and operationalization of waste management systems.
- (c) Supporting the patient referral system, the procurement of commodities for its operations, and technical assistance to develop joint monitoring mechanisms to assess performance, service continuity during emergency, compliance with guidelines, and effectiveness.
- (d) Provision of technical assistance for the development of case management guidelines for animal health and updating case management guidelines for human health.
- (e) Strengthening infection, prevention, and control capacities at health facility level through training of personnel and technical assistance; and the procurement of infection, prevention and control commodities (including personal protective equipment and ancillary equipment).
- (f) Supporting community engagement and risk communication activities.
- (g) Financing research in priority areas for development and innovation in emergency preparedness and response.

Part 4: Program Management and Institutional Capacity

Supporting implementation or Project activities, coordination, and management by:

- (a) Supporting Project implementation, coordination, and management including: (i) procurement, financial management, and environmental and social management; (ii) Training for the Project Implementation Unit and the Project Financial Management Unit; (iii) Training for staff of the MoH, NPHIL, MoA and EPA; and (iv) Operating Costs.
- (b) Supporting Project monitoring and evaluation including bi-annual performance reviews, and assessment of the implementation of the Recipient's capacities through joint external evaluations and other tools.

Part 5: Contingent Emergency Response

Provision of immediate response to an Eligible Crisis or Emergency, as needed.

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. The Ministry of Health

The Recipient shall designate, at all times during the implementation of the Project, the Ministry of Health (“MoH”), 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 with the participation of NPHIL, MoA and EPA to perform said functions under terms and conditions satisfactory to the Association.

2. Project Implementation Unit

- (a) 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 acceptable to the Association; assisted by the NPHIL, MoA and EPA for technical implementation; all as further described in the Project Operations Manual.
- (b) The PIU shall be responsible for, *inter alia*, (i) day-to-day implementation and management of the Project coordination and management of Project activities; (ii) overseeing procurement and environmental and social aspects; (iii) preparing the Annual Work Plans and Budgets; and (iv) consolidating and finalizing the Project monitoring and evaluation and the implementation reports of the Project to be submitted to the Project Steering Committee and to the Association; liaising at all times with the Recipient’s technical directorates at MoH, NPHIL, MoA and EPA and other relevant stakeholders as further described in the Project Operations Manual.
- (c) Without limitation to the requirements under the ESCP, not later than three (3) months after the Effective Date, the Recipient shall update the terms of reference of the existing PIU staff to include the Project as further described in the Project Operations Manual.
- (d) Without limitation to the provisions above and to the requirements under the ESCP, not later than two (2) months after the Effective Date, the Recipient shall recruit, assign or appoint to the PIU a technical

coordinator, a monitoring and evaluation specialist, and two procurement assistants; all with qualifications and under terms of reference acceptable to the Association.

3. Project Financing Management Unit

- (a) Without limitation upon the provisions of Section I.A.2 immediately above, the Recipient shall, throughout Project implementation, maintain the Project Financial Management Unit (PFMU) within the MFDP adequately staffed with professionals hired under terms of reference and with qualifications and experience satisfactory to the Association as further described in the Project Operations Manual. The PFMU shall be responsible for carrying out the financial management under the Project, including, without limitation, the responsibility for: (i) the maintenance of accounting records and the preparation of financial statements; (ii) the preparation of the financial aspects of the interim unaudited financial reports; (iii) the processing of payments; and (iv) the preparation of the internal financial audits.
- (b) Not later than three (3) months after the Effective Date, the Recipient shall, through the PFMU: (i) update the configuration of the existing accounting software for the Project, in terms acceptable to the Association; (ii) update the terms of reference of the existing PFMU staff to include the Project; (iii) update the annual audit work plans of the internal audit section within the PFMU to include the activities of the Project; and (iv) recruit, appoint, assign a financial management officer; all with qualifications and under terms of reference acceptable to the Association.
- (c) Not later than six (6) months after the Effective Date, the Recipient shall recruit an external auditor with qualifications and under terms of reference acceptable to the Association.

4. Project Steering Committee

The Recipient shall establish and thereafter maintain at all times during the implementation of the Project, a Project Steering Committee (“Project Steering Committee”) chaired by the Minister of Health, or their delegate, as further described in the Project Operations Manual and under terms of reference satisfactory to the Association. The Project 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 approving the Annual Work Plans and Budgets; and (c) facilitating coordination of Project activities and removal of any obstacle(s) to the implementation of the Project.

5. Regional Steering Committee

The Recipient shall designate at all times during Project implementation, representative(s) to participate in the Regional Steering Committee, under terms of reference and with qualified and experienced members in adequate number, all satisfactory to the Association and as further set out in the Project Operations Manual.

B. Project Operations Manual

1. Not later than three (3) months after the Effective Date, the Recipient shall prepare and adopt an implementation manual acceptable to the Association (“Project Operations Manual” or “POM”), which shall contain detailed work flow, methods and procedures for the implementation of the Project, including but not limited to: (a) administration and coordination arrangements, including placement of necessary human resources for Project implementation; (b) performance indicators of the Project; (c) disbursement arrangements, reporting requirements, financial management procedures and audit procedures; (d) monitoring and evaluation; (e) procurement guidelines and procedures; (f) corruption and fraud prevention measures; (g) roles and responsibilities of various agencies and stakeholders including NPHIL, MoA, EPA and technical directorates in the implementation of the Project and coordination arrangements between the PIU and the PFMU; (h) Personal Data collection and processing requirements in accordance with applicable national law and good international practice; (i) environmental and social framework aspects, including a detailed description of the grievance redress mechanism process as well as any process for recording and reporting project-related accidents and incidents; (j) details on the composition and working arrangements of the Project Steering Committee; (k) details on the composition and working arrangements of the Regional Steering Committee; and (l) such other arrangements and procedures as shall be required for the effective implementation of the Project.
2. The Recipient shall exchange views with the Association on the POM prior to adoption, and thereafter ensure that the Project is carried out in accordance with the POM. Provided, however, that in case of any conflict between the provisions of the POM and the provisions of this Agreement, the provisions of this Agreement shall prevail.
3. Except as the Association shall otherwise agree, the Recipient shall not amend, abrogate or waive any provision of the POM.

C. Annual Work Plan and Budget

1. The Recipient shall, not later than one (1) month after the Effective Date for the calendar year in which this Agreement shall become effective, and not later than

September 30 of each subsequent calendar year, prepare and furnish to the Association for the Association's no objection, a draft consolidated annual program of activities proposed for implementation under the Project during the following Fiscal Year, together with a proposed budget which shall include the funds from the financing for the implementation of the Project.

2. Without limitation to the provision of Section I.C.1 of this Schedule, each annual work plan and budget prepared under Section I.C.1 of this Schedule shall set forth: (a) a detailed description of the planned activities, including any proposed conferences and training, under the Project for the period covered by the plan; (b) the sources and proposed use of funds therefore; (c) procurement and environmental and social management arrangements, as applicable, and; (d) responsibility for the execution of said Project activities, budgets, start and completion dates, outputs and monitoring indicators to track progress of each activity.
3. The Recipient shall ensure that in preparing any training plan proposed for inclusion in an annual work plan and budget it shall identify in the training plan: (a) the objective and content of the Training envisaged; (b) the selection method of the institutions or individuals conducting such Training, and said institutions if already known; (c) the expected duration and an estimate of the cost of said Training; and (d) the selection method of the personnel who will attend the Training, and number and names of such personnel if already known.
4. The Recipient shall exchange views with the Association on each such proposed consolidated annual work plan and budget and take into account comments which the Association may have before finalizing its annual work plan and budget, which shall be submitted to the Association not later than November 30 of the respective calendar year (once approved by the Association and finalized, an "Annual Work Plan and Budget").
5. The Recipient shall carry out the activities included in each of the Annual Work Plans and Budget during the Fiscal Year to which they related. Annual Work Plans and Budget may be revised during the Fiscal Year to which they relate, with the prior written agreement of 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, as 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, 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. Contingent Emergency Response

1. In order to ensure the proper implementation of contingent emergency response activities under Part 5 of the Project (“Contingent Emergency Response Part” or “CER Part”), the Recipient shall ensure that:
 - (a) a manual (“CER Manual”) is prepared and adopted in form and substance acceptable to the Association, which shall set forth detailed implementation arrangements for the Contingent Emergency Response Part, including: (i) any structures or institutional arrangements for coordinating and implementing the Contingent Emergency Response Part; (ii) specific activities which may be included in the Contingent Emergency Response Part, Eligible Expenditures required therefor (“Emergency Expenditures”), and any procedures for such inclusion; (iii) financial management arrangements for the Contingent Emergency Response Part; (iv) procurement methods and procedures for the Contingent Emergency Response Part; (v) documentation required for withdrawals of Financing amounts to finance Emergency Expenditures; (vi) a description of the environmental and social assessment and management arrangements for the Contingent Emergency Response Part; and (vii) a template Emergency Action Plan;
 - (b) the Emergency Action Plan is prepared and adopted in form and substance acceptable to the Association;
 - (c) the Emergency Response Part is carried out in accordance with the CER Manual and the Emergency Action Plan; provided, however, that in the event of any inconsistency between the provisions of the CER Manual or the Emergency Action Plan and this Agreement, the provisions of this Agreement shall prevail; and
 - (d) neither the CER Manual or the Emergency Action Plan is amended, suspended, abrogated, repealed or waived without the prior written approval by the Association.
2. The Recipient shall ensure that the structures and arrangements referred to in the CER Manual are maintained throughout the implementation of the Contingent

Emergency Response Part, with adequate staff and resources satisfactory to Association.

3. The Recipient shall ensure that:
 - (a) the environmental and social instruments required for the Contingent Emergency Response Part are prepared, disclosed and adopted in accordance with the CER Manual and the ESCP, and in form and substance acceptable to the Association; and
 - (b) the Contingent Emergency Response Part is carried out in accordance with the environmental and social instruments in a manner acceptable to the Association.
4. Activities under the Contingency Emergency Response Part shall be undertaken only after an Eligible Crisis or Emergency has occurred.

Section II. Project Monitoring, Reporting and Evaluation

1. The Recipient shall furnish to the Association each Project Report not later than forty-five days after the end of each calendar semester, covering the calendar semester.
2. Except as may otherwise be explicitly required or permitted under this Agreement or as may be explicitly requested by the Association, in sharing any information, report or document related to the activities described in Schedule 1 of this Agreement, the Recipient shall ensure that such information, report or document does not include Personal Data.

Section III. Withdrawal of the Proceeds of the Financing

A. General

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 proceeds of 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:

Category	Amount of the Credit Allocated (expressed in USD)	Percentage of Expenditures to be Financed (inclusive of Taxes)
(1) Goods, works, non-consulting services, and consulting services, Training and Operating Costs for Parts 1, 2, 3 and 4 of the Project	18,000,000	100%
(2) Emergency Expenditures under Part 5 of the Project	0	100%
TOTAL AMOUNT	18,000,000	

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made:
 - (a) for payments made prior to the Signature Date; or
 - (b) for Emergency Expenditures under Category 2, unless and until all of the following conditions have been met in respect of said expenditures:
 - (i) (A) the Recipient has determined that an Eligible Crisis or Emergency has occurred, and has furnished to the Association a request to withdraw Financing amounts under Category (2); and (B) the Association has agreed with such determination, accepted said request and notified the Recipient thereof; and
 - (ii) the Recipient has adopted the CER Manual and Emergency Action Plan, in form and substance acceptable to the Association.
2. The Closing Date is June 30, 2029.

SCHEDULE 3

Repayment Schedule

Date Payment Due	Principal Amount of the Credit repayable (expressed as a percentage)*
On each January 15 and July 15:	
commencing January 15, 2034 to and including July 15, 2073	1.25%

* The percentages represent the percentage of the principal amount of the Credit to be repaid, except as the Association may otherwise specify pursuant to renumbered Section 3.03(b) (originally numbered Section 3.05(b)) of the General Conditions.

APPENDIX

Section I. Definitions

1. “AMR” means antimicrobial resistance.
2. “Annual Work Plan and Budget” means the annual work plan and budget approved by the Association and adopted by the Recipient as defined in Section I.C of Schedule 2 to this Agreement, as said annual work plan and budget may be modified from time to time with the written agreement of the Association.
3. “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.
4. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
5. “CER Manual” means the manual referred to in Section I.E of Schedule 2 to this Agreement, as such manual may be updated from time to time with the agreement of the Association, and which is an integral part of the Project Operations Manual.
6. “Contingent Emergency Response Part” means any activity or activities to be carried out under Part 5 of the Project to respond to an Eligible Crisis or Emergency.
7. “Collaborative Surveillance” means the systematic strengthening of capacity and collaboration among diverse stakeholders, both within and beyond the health sector, with the ultimate goal of enhancing public health intelligence and improving evidence for decision-making.
8. “e-IDSr” means electronic integrated disease surveillance and response.
9. “Eligible Crisis or Emergency” means an event that has caused, or is likely to imminently cause, a major adverse economic and/or social impact to the Recipient, associated with a natural or man-made crisis or disaster.
10. “Emergency Action Plan” means the plan referred to in Section I.E of Schedule 2 to this Agreement, detailing the activities, budget, implementation plan, and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.

11. “Emergency Expenditures” means any of the eligible expenditures set forth in the CER Manual referred to in Section I.E of Schedule 2 to this Agreement and required for the Contingent Emergency Response Part.
12. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated November 1, 2023, 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.
13. “Environmental and Social Standards” or “ESSs” means, collectively: (i) “Environmental and Social Standard 1: Assessment and Management of Environmental and Social Risks and Impacts”; (ii) “Environmental and Social Standard 2: Labor and Working Conditions”; (iii) “Environmental and Social Standard 3: Resource Efficiency and Pollution Prevention and Management”; (iv) “Environmental and Social Standard 4: Community Health and Safety”; (v) “Environmental and Social Standard 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement”; (vi) “Environmental and Social Standard 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources”; (vii) “Environmental and Social Standard 7: Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities”; (viii) “Environmental and Social Standard 8: Cultural Heritage”; (ix) “Environmental and Social Standard 9: Financial Intermediaries”; (x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Association.
14. “Environmental Protection Agency” means the Recipient’s institution responsible for sustainable management of the environment and its natural resources; established and operating pursuant to the Environmental Protection Agency Act, 2003, and any successor thereto acceptable to the Association.
15. “FETP” means Field Epidemiology Training Program.
16. “General Conditions” means the “International Development Association General Conditions for IDA Financing, Investment Project Financing”, dated December 14, 2018 (Last revised on July 15, 2023), with the modifications set forth in Section II of this Appendix.
17. “Health Emergency” means an event inclusive of infectious disease outbreaks with epidemic and pandemic potential, transmission of zoonotic diseases to humans, and increased risk of human exposure to wildlife pathogens.

18. “IHR” means the World Health Organization’s International Health Regulations (2005).
19. “MFDP” means the Recipient’s ministry of finance and development planning or any successor thereto satisfactory to the Association.
20. “Ministry of Agriculture” or “MoA” means the Recipient’s ministry responsible for agriculture, and any successor thereto acceptable to the Association.
21. “Ministry of Health” or “MoH” means the Recipient’s ministry responsible for health, and any successor thereto acceptable to the Association.
22. “MPA Program” means the multiphase programmatic approach program designed to increase regional collaboration and health system capacities to prevent, detect and respond to Health Emergencies in Western and Central Africa.
23. “National Public Health Institute of Liberia” or “NPHIL” means the institute established and operating pursuant to the National Public Health Institute of Liberia Act of 2016 of the laws of the Recipient and any successor thereto acceptable to the Association.
24. “Project Steering Committee” means the committee to be established by the Recipient pursuant to section I.A.4 of Schedule 2 to this Agreement.
25. “Operating Costs” means the reasonable incremental expenses incurred by the Recipient in connection with Project implementation, including consumable materials and supplies, communications, mass media and printing services, vehicle insurance, rental, operation and maintenance, utilities, office rental and maintenance, charges for the opening and operation of bank accounts required for the Project, travel, lodging and *per diems*, and salaries of contractual staff working on the Project (other than consulting services), but excluding salaries of the Recipient’s civil service.
26. “One Health” means an approach that recognizes that the health of people, the health of animals and the viability of our shared ecosystems are inextricably linked. One Health is a collaborative, multidisciplinary, and multisectoral approach that addresses urgent, ongoing, or potential health threats at the human-animal-environment interface.
27. “One Health Secretariat” means the unit established under the Ministry of Health which oversees the coordination of the One Health Coordination Platform and any successor thereto acceptable to the Association.
28. “Participating Countries” means the countries participating in this regional MPA Program, namely Republic of Cabo Verde, the Republic of Guinea, the Recipient,

and any additional country which may participate in this regional MPA Program in the future as shall be reflected in the Project Operations Manual. “Participating Country” means any one of the Participating Countries.

29. “Personal Data” means any information relating to an identified or identifiable individual. An identifiable individual is one who can be identified by reasonable means, directly or indirectly, by reference to an attribute or combination of attributes within the data, or combination of the data with other available information. Attributes that can be used to identify an identifiable individual include, but are not limited to, name, identification, number, location data, online identifier, metadata and factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of an individual.
30. “Procurement Regulations” means, for purposes of paragraph 85 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for IPF Borrowers”, dated September 2023.
31. “Project Financial Management Unit” or “PFMU” means the financial management unit established within the MFDP and referred to in Section I.A.3 of Schedule 2 to this Agreement.
32. “Project Implementation Unit” means the unit to be maintained by the Recipient pursuant to section I.A.2 of Schedule 2 to this Agreement and established pursuant to: (a) the Financing Agreement between the Recipient and the Association for the Health Systems Strengthening Project (IDA Cr. 5244-LR) dated July 3, 2013, as amended; (b) the Grant Agreement for the Health Systems Strengthening Project (TF014432-LR) between the Recipient and the World Bank acting as administrator of the Multi-donor Trust Fund for Health Results Innovation, dated July 3, 2013, as amended; and (c) the Financing Agreement for the Additional Financing for the Health Systems Strengthening Project (TF-A4116) between the Recipient and the Association dated March 22, 2017, as amended.
33. “Project Operations Manual” or “POM” means the manual described in Section I.B. of Schedule 2 to this Agreement.
34. “Regional Steering Committee” means the regional steering committee convened by ECOWAS to support coordination of the MPA Program at regional and national levels in accordance with the Project Operations Manual.
35. “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.
36. “Training” means the training of persons involved in Project-supported activities, based on the Annual Work Plan and Budget approved by the Association, such as,

tutions, seminars, workshops, and study tours, and costs associated with such activities including travel and subsistence costs for training participants, costs associated with securing the services of trainers, rental of training facilities, preparation and reproduction of training materials, and other costs directly related to training preparation and implementation.

37. “University of Liberia” means the higher education institution established and operating pursuant to the Charter of the University of Liberia (as amended by L.1960-61, ch. LXV) of the laws of the Recipient.

Section II. Modifications to the General Conditions

The General Conditions are hereby modified as follows:

1. Section 3.03 (Service Charge) and Section 3.04 (Interest Charge) are deleted in their entirety and the remaining Sections in Article III are renumbered accordingly, and all references to the Sections of Article III in any provision of the General Conditions are understood to be to such renumbered Sections.
2. Paragraph 66 (Interest Charge) in the Appendix is modified to read as follows:

“66. “Interest Charge” means the interest charge for the purpose of Section 3.07.
3. Paragraph 100 (Service Charge) in the Appendix is deleted in its entirety and the subsequent paragraphs are renumbered accordingly, and any reference to “Service Charge” or “Service Charges” in any provision of the General Conditions is deleted.