
GRANT NUMBER E3740-TD

Financing Agreement

(Chad Digital Transformation Project)

between

REPUBLIC OF CHAD

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between REPUBLIC OF CHAD (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”). The Recipient and the Association 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 grant, which is deemed as Concessional Financing for purposes of the General Conditions, in an amount equivalent to sixty-nine million five hundred thousand Special Drawing Rights (SDR 69,500,000) (“Financing”), to: (a) assist in financing the project described in Schedule 1 to this Agreement (“Project”); and (b) to provide the Rapid Response Option (“RRO”).
- 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 March 15 and September 15 in each year.
- 2.05. The Payment Currency is Dollar.

ARTICLE III — PROJECT

- 3.01. The Recipient declares its commitment to the objectives of the Project and the Contingent Emergency Response Project (“CERP”). To this end, the Recipient, through the *Ministère des Communications, de l'Économie Numérique et de la Digitalisation de l'Administration* (“MCENDA”), shall: (a) carry out the Project in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement; (b) shall carry out the CERP in accordance with Article V of the General Conditions.

ARTICLE IV — EFFECTIVENESS; TERMINATION

- 4.01. The Additional Conditions of Effectiveness consist of the following:
- (a) The Recipient has prepared and adopted a Project Implementation Manual in form and substance acceptable to the Association.
 - (b) The Recipient, through the Project Implementation Unit (“PIU”), has recruited a Project coordinator, a financial management specialist, a social safeguards specialist, an environmental safeguards specialist, an accountant and a procurement specialist, all under terms of reference, and with qualifications and experience acceptable to the Association.
- 4.02. The Effectiveness Deadline is the date one hundred and twenty days (120) days after the Signature Date.
- 4.03. 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 State Minister of Finance, Budget, Economy and Planning.
- 5.02. For purposes of Section 11.01 of the General Conditions:
- (a) the Recipient’s address is:
Ministry of Finance, Budget, Economy, and Planning
PO Box 144
Avenue Rigober Neldé
N’Djamena
Republic of Chad; and
 - (b) the Recipient’s Electronic Address is:
Facsimile:
(+235) 22 51 15 85
- 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

(b) the Association's Electronic Address is:

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

AGREED as of the Signature Date.

REPUBLIC OF CHAD

By

Tahir Hamid Ngulin

Authorized Representative

Name: _____
Tahir Hamid Ngulin

Title: _____
MEMFBEP

Date: _____
03-oct-2024

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

Clara de Sousa

Authorized Representative

Name: _____
Clara de Sousa

Title: _____
CD

Date: _____
01-Oct-2024

SCHEDULE 1

Project Description

The objectives of the Project are to expand access to affordable and resilient broadband connectivity and improve government capacity to deliver public services digitally.

The Project consists of the following parts:

Part 1. Climate-resilient broadband connectivity and digital inclusion

1.1 Strategic, policy, legal, regulatory, and institutional frameworks for resilient and affordable broadband access

- (a) Supporting MCENDA and ARCEP through: (i) conducting a gap analysis of the legal and regulatory framework in relation to digital development; (ii) improving the Observatory of Broadband Infrastructure and services; (iii) strengthening broadband wholesale and retail market regulation and enhancing spectrum management; (iv) liberalizing unstructured supplementary service data to promote the development of the fintech ecosystem; (v) strengthening the sharing of infrastructure to deploy fiber optic; (vi) carrying out reforms to improve the governance and management of international connectivity; (vii) establishing a certification laboratory; (viii) purchasing equipment for quality-of-service and tariff monitoring, and spectrum management and control; and (ix) capacity building and training of ARCEP staff.
- (b) Providing technical assistance to MCENDA, ADETIC and ARCEP for: (i) developing a broadband policy and roadmap to expand rural broadband coverage under a private capital enabling/mobilization and climate-resilient approach; (ii) assessing the barriers to adoption of digital services; and (iii) strengthening ARCEP's institutional framework to improve governance, enhance transparency and efficiency.
- (c) Supporting the: (i) analysis of climate change impacts on the digital sector and identification the role of digital technologies in strengthening resilience to climate risks; (ii) exploration of means to introduce climate-informed sectoral regulation to address Chad's climate-specific vulnerabilities; and (iii) embedding of requirements for digital network resilience and recovery recommended by the International Telecommunication Union into the telecom regulatory framework.
- (d) Supporting the development of an e-waste management policy framework, through: (i) conducting quantitative and qualitative baseline surveys to assess

the carbon footprint of e-waste in Chad; (ii) developing an e-waste reduce, recycle, and reuse strategy (“3R Strategy”) to address the full life cycle of electronic devices and equipment in order to reduce greenhouse gas emissions; and (iii) supporting the implementation of the 3R strategy, in partnership with non-governmental organizations and the private sector, to ensure collection and disposal, recycle and reuse of e-waste at the community-level.

1.2 Rural broadband access

- (a) Providing technical assistance for: (i) identifying target areas for the provision of broadband services; (ii) undertaking a study to determine the estimated amount of public funding required (reverse auction process) to incentivize private sector operators to provide cover in the identified target areas; (iii) conducting bid assessments and contract negotiations as part of the deployment and operationalization of broadband connectivity infrastructure in rural areas; and (iv) supervision of civil works to ensure compliance with technical and safeguards requirements specified in bidding documentation.
- (b) Supporting: (i) awarding of Subsidies to existing Licensed Commercial Operators for the installation of broadband last mile connectivity in lagging rural areas; and (ii) hiring of an independent firm to supervise the construction of broadband connectivity infrastructure.

1.3 Urban and peri-urban broadband access

- (a) Providing technical assistance for: (i) undertaking a feasibility and mapping exercise to identify selected public institutions to receive broadband access; (ii) assessing government connectivity needs to determine the need for deployment of metropolitan area network to support MDAs’ digitalization efforts in urban areas; and (iii) supporting preparation of bidding documents, conducting bid assessments and contract negotiations.
- (b) Establishing energy efficient and climate-resilient broadband connectivity infrastructure for selected government ministries including acquiring equipment for indoor connectivity and energy access.

1.4 Digital inclusion

- (a) Supporting the development and piloting of climate-oriented training programs for young trainers in targeted areas covered by Project infrastructure investments, including training on: (i) digital literacy, cybersecurity, data protection, and consumer protection; (ii) digital technologies that can be leveraged for climate adaptation and mitigation; and (iii) targeted outreach and initiatives for women and girls, including dedicated digital ambassador

programs to teach rural communities how to use digital tools tailored to local needs.

- (b) Rehabilitating and equipping fixed or mobile digital user centers to provide rural communities access to vital services, relevant local content including public services, digital literacy training and access to free or low-cost internet.

Part 2. Laying key foundations for digital government services

2.1 Strategic, policy, legal, regulatory and institutional frameworks for trusted digital services

- (a) Providing technical assistance for: (i) developing standards and guidelines for public service digitalization, user-centric digital services, and data governance, exchange, management and security; (ii) developing an e-digital government strategy offering an overarching architecture of digital transformation; (iii) building institutional capacity for strengthening public sector digital governance; and (iv) carrying out change management activities, workshops, training and communication activities.
- (b) Providing technical assistance for: (i) reviewing existing laws and regulations to ensure they are fit for purpose; (ii) reviewing new laws and implementing legislation to ensure alignment with international best practice; (iii) supporting related public consultation processes; (iv) carrying out capacity-building of selected ministries to support implementation of the strengthened legal and regulatory framework; and (v) carrying out sensitization campaigns with relevant stakeholders.

2.2 Enhancing foundations of digital government

- (a) Improving the security and efficiency of government communications and data exchange, through: (i) providing technical assistance and supporting investments for licensing arrangements, migration and operational support plans for secure government email and information collaboration; (ii) establishing a directory of public services and inventory of registries; (iii) conducting a feasibility study on the implementation of an online one-stop-shop public service portal; and (iv) developing and implementing means to provide assistance and information services to users of administrative services, including vulnerable/refugee groups.
- (b) Developing national data hosting capacities including, through: (i) providing technical assistance for the development and implementation of national data hosting (including cloud), data migration, data disaster recovery strategies and procedures including support to systems integration; and (ii) procuring energy

efficient solar-powered IT equipment for data server rooms and private cloud hosting solutions with backup solutions for select MDAs.

- (c) Developing government capacity to mitigate cybersecurity risks, manage data protection and develop electronic certification, including, through:
 - (i) provision technical assistance (*assistance à maîtrise d'ouvrage*) to support:
 - (A) implementation of the national cybersecurity strategy and the roadmap for critical infrastructure protection program; and
 - (B) support cybersecurity investments;
 - (ii) conducting independent vulnerability audits of the data protection, information security and cyber systems of selected public institutions;
 - (iii) providing technical assistance: to develop:
 - (A) an operational plan for implementing digital certificate management; or
 - (B) a public key infrastructure operation center to support the establishment of the root Certificate Authority system;
 - (iv) developing a data protection unit strategic plan;
 - (v) acquiring and installing software and critical energy efficient equipment for the national CERT, SOC, data protection and digital certification system or public key infrastructure; and
 - (vi) providing training, awareness and communication services on cybersecurity, online safety including gender-based violence and cyber harassment, data protection, and digital trust services.

- (d) Enhancing digital skills within the public administration workforce and infrastructure of Higher Education Institutions (“HEIs”), through:
 - (i) a comprehensive evaluation of ENASTIC and relevant HEIs;
 - (ii) providing technical assistance for IT workforce gap analysis, development of digital job taxonomy/skills framework, and improving digital talent recruitment, retention, and reskilling within the civil service;
 - (iii) training of trainers (teaching staff of relevant HEIs) programs on curriculum development, pedagogical design, teaching methods, and innovative pedagogical technologies;
 - (iv) delivery of training programs for targeted public agent users to improve the uptake of existing digital public platforms;
 - (v) delivery of training programs for specialized digital skills in selected MDAs;
 - (vi) providing technical assistance for the simplification and business process reengineering for the selected digital public services; and
 - (vii) strengthening digital skills of government staff to increase adoption of digital government services.

2.3 Digitization of payments

- (a) Providing technical assistance to:
 - (i) enhance the capacity of treasury and other public institutions to monitor and process electronic transactions;
 - (ii) support public institutions in developing an electronic payment roadmap and in designing their public communication related to the delivery of selected electronic government payments.

- (b) Providing technical assistance to: (i) leverage geo-spatial technology to map and analyze the distribution of financial access points; (ii) update key policy documents on consumer protection and financial inclusion; (iii) establish a consumer protection framework aligned with the relevant regional laws and provide consumer protection trainings; (iv) develop a national digital and financial literacy strategy that takes into account gender-specific barriers; (v) support the development of a conducive merchant payments ecosystem through market analysis and technical assistance.
- (c) Strengthening AML/CFT framework through: (i) dissemination of the findings of the national risk assessment report; (ii) preparation of a national AML/CFT strategy; (iii) strengthening existing economic and financial intelligence networks; (iv) providing technical assistance to enhance Chad's financial sector supervisors' capacity to improve prevention and detection and enforcement of administrative sanctions related to non-compliance with AML/CFT obligations; and (v) providing technical assistance to strengthen actions for financial inclusion and transparency.

2.4 Digitalization of selected services

- (a) Supporting the digitization of administrative procedures and processes for education degree certification, through: (i) providing technical assistance for the optimization of administrative procedures and processes for education degree certification; (ii) digitizing education degree certification records; (iii) carrying out small rehabilitation works on the National Directorate of Exams and Competitions; and (iv) purchasing hardware and software for the education degree certification and an enterprise resource planning and student life cycle system for selected ministries.
- (b) Supporting the deployment of an electronic government procurement (“e-GP”) solution, including: (i) developing and deploying selected e-GP system solutions; (ii) providing just-in time technical support to e-GP expansion and national capacity-building plans; (iii) carrying out change management activities, training and communication activities for e-GP implementation; and (iv) purchasing IT equipment for the deployment of the e-GP.

Part 3. Project management and knowledge transfer

- 3.1 Supporting management and implementation of Project activities, including:
 - (a) establishing a dedicated PIU and coordination mechanisms, procurement, financial management, monitoring and evaluation, environmental and social management, citizen engagement and consultation mechanisms, surveys, and communications.

- 3.2 Strengthening the capacity of implementing MDAs including provision of training and ensuring adherence to best practices on procurement related to technology.

Part 4. Contingent Emergency Response Component

Providing immediate response to an Eligible Crisis or Emergency.

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements.

General

1. The Recipient shall designate and charge the PIU under the auspices of MCENDA with overall coordination of Project activities.

Ministerial Strategic Orientation Committee

2. Not later than three (3) months after the Effective Date, the Recipient shall establish and maintain throughout Project implementation a strategic orientation committee at ministerial level: (a) with adequate resources and terms of reference satisfactory to the Association; (b) to be chaired by MCENDA and which shall include, *inter alia*, the ministers (or their representatives) of key ministries involved in Project implementation; and (c) which shall be responsible to oversee the general direction of the Project, providing strategic guidance and ensuring consistency with national development policies (“Ministerial Strategic Orientation Committee”).

Steering Committee

3. The Recipient shall maintain throughout Project implementation a high-level committee: (a) with adequate resources and terms of reference satisfactory to the Association; (b) chaired by the Secretary General of the Ministry of Finance, Budget, Economy and Planning and which includes representatives of the Recipient’s key ministries involved Project implementation; and (c) responsible for providing overall guidance, strategic decision-making, approving the Annual Work Plan and Budget (“AWPB”), and overall oversight and coordination of Project implementation (“Steering Committee”).

Technical Committee

4. The Recipient shall maintain throughout Project implementation, a technical committee: (a) with adequate resources and with competent staff in adequate numbers and with terms of reference, qualifications, and experience satisfactory to the Association; (b) chaired by the technical Director-General of MCENDA, and composed of the Directors General of the key ministries involved in Project implementation; and (c) responsible for providing technical support to the Steering Committee and Project activities (“Technical Committee”).

Project Implementation Unit

5. Not later than three (3) month(s) after the Effective Date, the Recipient shall establish, and maintain throughout Project implementation, the PIU: (a) with resources, with competent staff in adequate numbers and with terms of reference, qualifications, and experience satisfactory to the Association; and (b) to be responsible for day-to-day management, implementation, administration, coordination, monitoring and evaluation, and preparation of the Annual Workplan and Budget of the Project, and for submitting Progress Reports to the Steering Committee and the Association.
6. Without limitation to the generality of Section I.A.4(b) above, the Recipient, through the PIU, shall recruit, not later than three (3) months after the Effective Date: (a) a digital infrastructure technical lead; (b) a digital payments technical lead; (c) an e-government technical lead; and (d) an internal auditor, all with terms of reference, qualifications and experience acceptable to the Association.
7. In the interim, the SWEDD-TD PIU shall provide support for the fiduciary aspects of the Project until the establishment of the Project PIU.

B. Project Implementation Manual

1. The Recipient shall implement the Project in accordance with the Project Implementation Manual to be prepared and adopted in accordance with Article 4.01(a) of this Agreement, which shall contain: (a) a detailed and sequenced description of the Project activities with a timeline and ongoing planning and budgeting procedures and staffing plan; (b) detailed allocation of responsibilities among the parties contributing to the implementation of the Project including the contractual arrangements which may be needed for their formalization; (c) descriptions and guidelines for the application of all implementation, monitoring and evaluation arrangements, reporting, financial management procedures, contract management, grievance redress mechanism, procurement procedures and procedures to implement to comply with the Anticorruption Guidelines and the Environmental and Social Standards, including resources building plans and inspection matters; (d) detailed arrangements for the implementation of activities of the Project in areas affected by violence and conflicts to mitigate the risks related to insecurity in a manner consistent with the ESCP; (e) detailed procedures and guidelines for the granting of Subsidies to existing Licensed Commercial Operators under a reverse auction scheme, including, *inter alia*: (i) detailed procedures and criteria for the selection of telecom infrastructure projects under which Subsidies will be awarded; (ii) major transaction cycles and fund flow processes; (iii) authorization procedures for transactions; (iv) financial and accounting policies; (v) budgeting procedures; (vi) financial forecasting procedures; (vii) procurement and contract administration monitoring procedures; (viii) the components of the telecom

infrastructure subprojects to be delivered; (ix) the procedures for granting Subsidies; and (x) auditing arrangements including: (A) the prioritization of the selected infrastructure subprojects under which Subsidies will be awarded, (B) the access services offered, (C) the infrastructures that will be financed (with technical architectures and specifications), (D) contributions from the public and private parties and governance mechanisms to ensure compliance with the contract, (E) award mechanism (contractual structure, eligibility criteria for bidders, eligibility and evaluation rules for submitted infrastructure projects), (F) public communication of results, and (G) effective implementation and monitoring of the contracts with the financing of the existing Licensed Commercial Operators; and (v) such other administrative, financial, technical and organizational arrangements and procedures as shall be required for purposes of implementing the Project.

2. The Project Implementation Manual shall also include an obligation to consult with the Association each time it is relevant on the security situation in the area of implementation of the Project, and to submit to the Association's prior approval any decision to involve security agencies, the police or the military in the implementation of Project's activities, in order to enable the Association to assess the compliance with its mandatory policies and the acceptability of the mitigation measures designed by the Recipient to mitigate the risks which may results from the implementation of such a decision.
3. The Recipient shall refrain from amending, suspending, waiving, and/or voiding any provision of the Project Implementation Manual, whether in whole or in part, without the prior written concurrence of the Association. In the event of a conflict between the provisions of the Project Implementation Manual and those of this Agreement, the provision of this Agreement shall prevail.

C. Annual Work Plan and Budget

1. The Recipient shall, not later than one (1) month after the Effective Date, and thereafter by November 30 of each subsequent year during the implementation of the Project, prepare and furnish to the Association for its approval, the AWPB containing all proposed activities for inclusion in the Project, in line with the Project Implementation Manual, together with the financing plan for such activities and a timetable for their implementation.
2. The Recipient shall afford the Association a reasonable opportunity to exchange views with the Recipient on such proposed AWPB and incorporate the views of the Association in the final AWPB to be adopted no later than one (1) month after the date referred to in paragraph 1 above.
3. The Recipient shall ensure that the Project is implemented in accordance with the AWPB provided, however, that in the event of any conflict between the AWPB

and the provisions of this Agreement, the provisions of this Agreement shall prevail.

D. Subsidies to Existing Licensed Commercial Operators

1. To facilitate the carrying out of Part 1.2(b) of the Project, the Recipient shall make the proceeds of the Financing allocated to Category 2 available to existing Licensed Commercial Operators under an agreement (“Subsidy Agreement”) to be entered into between the Recipient and said existing Licensed Commercial Operators under terms and conditions approved by the Association, including the obligation to comply with all applicable rules (such as procurement, anti-corruption, environmental and social safeguards, financial management, code of conduct); all in accordance with the selection criteria, procedures and model forms included in the Project Implementation Manual.
2. The Recipient shall exercise its rights and carry out its obligations under the Subsidy Agreements in such a manner as to protect the interest of the Recipient and the Association in order to accomplish the purposes of the Financing. Except as the Association shall otherwise agree, the Recipient shall not amend, assign, abrogate, suspend, terminate, waive or fail to enforce the Subsidy Agreements or any of their provisions.

E. 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, and 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.

F. Contingency Emergency Response

1. In order to ensure the proper implementation of contingent emergency response activities under Part 4 of the Project (“Contingent Emergency Response Part” or “CERC”), the Recipient shall ensure that:

- (a) a manual (“CERC 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 CERC Manual and the Emergency Action Plan; provided, however, that in the event of any inconsistency between the provisions of the CERC Manual or the Emergency Action Plan and this Agreement, the provisions of this Agreement shall prevail; and
 - (d) neither the CERC 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 CERC 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 CERC 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

The Recipient shall furnish to the Association each Project Report not later than forty-five (45) days after the end of each calendar semester, covering the calendar semester.

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: (a) to finance Eligible Expenditures for the Project or the CERP in accordance with the respective Disbursement and Financial Information Letter; (b) repay the Preparation Advance; and (c) for the Complementary Financing for the CAT DDO in accordance with the provisions of Section II.A of the relevant Schedule on “Program Actions, Availability of Financing Proceeds” (or such equivalent heading) to the Cat DDO Legal Agreement (including the relevant provisions of any other document that is referred to or forms part of the Cat DDO Legal Agreement), which are hereby incorporated by reference in this Agreement, and which shall apply, *mutatis mutandis*, to the amount of the Financing allocated to the aforementioned Category; all in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

Category	Amount of the Financing Allocated (expressed in SDR)	Percentage of Expenditures to be Financed (inclusive of Taxes)
(1) Goods, works, non-consulting services, and consulting services, Training and Operating Costs for the Project except Subsidies under	35,475,000	100%

Part 1.2(b) of the Project		
(2) Subsidies under Part 1.2(b) of the Project	30,150,000	100%
(3) Emergency Expenditures under Part 4 of the Project	0	
(4) Eligible Expenditures for the CERP	0	100%
(5) Complementary Financing for the CAT DDO	0	(Not applicable)
(6) Refund of Preparation Advance	3,875,000	Amount payable pursuant to Section 2.07 (a) of the General Conditions
TOTAL AMOUNT	69,500,000	

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) under Category (2) for Subsidies until the Recipient has: (i) prepared and adopted the Subsidies Manual, which forms part of the Project

- Implementation Manual; and (ii) has concluded at least one Subsidy Agreement with an existing Licensed Commercial Operator; or
- (c) for Emergency Expenditures under Category (3), 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 (3); and

(B) the Association has agreed with such determination, accepted said request and notified the Recipient thereof; and
 - (ii) the Recipient has adopted the CERC Manual and Emergency Action Plan, in form and substance acceptable to the Association; or
 - (d) for Eligible Expenditures under Category (4), until and unless the Association has notified the Recipient that the conditions set forth in Section 5.15 (a) of the General Conditions have been fulfilled; or
 - (e) for Complementary Financing for the Cat DDO under Category (5), until and unless:
 - (i) the Recipient has furnished to the Association a request to reallocate and thereafter withdraw all or part of the Unwithdrawn Credit Balance for the Complementary Financing for the Cat DDO, and such notice specifies the Cat DDO Legal Agreement; and
 - (ii) the Association has accepted said request and notified the Recipient thereof, and is satisfied, based on evidence satisfactory to it, that the conditions precedent to withdrawal of the financing provided under the Cat DDO Legal Agreement have been fulfilled.
2. In the event of withdrawal of the Complementary Financing for the Cat DDO, the Recipient shall comply with any provisions on “Deposits of Financing Proceeds/Amounts” and “Audits” (or such equivalent heading) set forth in Section II of the relevant Schedule on “Program Actions, Availability of Financing Proceeds” (or such equivalent heading) to the Cat DDO Legal Agreement¹ (including the relevant provisions of any other document that is referred to or forms part of the Cat DDO Legal Agreement) to the same extent as if such provisions have been set out in

¹ Please review any existing Cat DDO Legal Agreement currently active in a particular country. If it includes additional provisions related to the withdrawal of funds or explicitly refer to Excluded Expenditures, please add references to such provisions.

full in this Agreement, except that: (a) the terms “Credit”, “Grant” or “Financing” (or such equivalent terms) shall be deemed to refer to the amount of the Complementary Financing for the Cat DDO; and (b) the terms “Credit Account”, “Grant Account” or “Financing Account” (or such equivalent terms) shall be deemed to refer to the Financing Account for this Financing.

3. The Closing Date is April 30, 2029.

APPENDIX

Section I. Definitions

1. “3R Strategy” means the waste management approach known as reduce, reuse and recycle.
2. “ADETIC” means *Agence de Développement des Technologies de l’Information et de la Communication*, the Recipient’s ICT Development Agency, established pursuant to law No. 012/PR/ of March 14, 2014.
3. “AML/CFT” means Anti-Money Laundering and Combating the Financing of Terrorism.
4. “Annual Work Plan and Budget” or “AWPB” means each annual workplan and budget prepared by the Recipient for the Project in accordance with the provisions of Section I.C of Schedule 2 to this Agreement.
5. “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.
6. “ARCEP” means *Autorité de Régulation des Communications Électroniques et des Postes*, the Recipient’s Regulatory Authority for Electronic Communications and Post, established pursuant to Law No. 009/PR/98 of August 17, 1998.
7. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
8. “CERC Manual” means the manual referred to in Section I.F 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 Implementation Manual.
9. “Chad” means the Republic of Chad.
10. “Contingent Emergency Response Part” means any activity or activities to be carried out under Part 4 of the Project to respond to an Eligible Crisis or Emergency.
11. “Director-General of MCENDA” means the individual within MCENDA charged with the authority of director-general and responsible for presiding over the Technical Committee.
12. “e-GP” means the government’s electronic procurement system.

13. “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.
14. “Emergency Action Plan” means the plan referred to in Section I.F, detailing the activities, budget, implementation plan, and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.
15. “Emergency Expenditures” means any of the eligible expenditures set forth in the CERC Manual, referred to in Section I.F of Schedule 2 to this Agreement, and required for the Contingent Emergency Response Part.
16. “ENASTIC” means *Ecole Nationale Supérieure des Technologies de l'Information et de la Communication*, the Recipient’s National School of Information, Communication and Technology, established pursuant to Ordinance No. 005/PR/2015 dated March 2, 2015.
17. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated August 22, 2024, 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.
18. “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.

19. “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).
20. “Higher Education Institutions” or “HEIs” means the Recipient’s institutions of higher education eligible to receive, *inter alia*, training and technical assistance under Part 2.2(d) of the Project.
21. “International Telecommunication Union” means the specialized agency of the United Nations responsible for global information and communication technologies.
22. “IT” means information technology.
23. “Licensed Commercial Operator” means an existing private-sector company, or a consortium of such companies, that has won the bidding process and been awarded an infrastructure project under which a Subsidy will be awarded, in accordance with arrangements and procedures defined in the Project Implementation Manual; and “Licensed Commercial Operators” means one or more such operators.
24. “MDAs” means the Recipient’s ministries, departments and agencies.
25. “Ministry of Communications, Digital Economy, and Digitalization of Administration” or “MCENDA” (*Ministère des Communications, de l’Économie Numérique, et de la Digitalisation de l’Administration*) means the Recipient’s ministry in charge of communications, digital economy, and digitalization of administration or any successor thereto acceptable to the Association.
26. “Ministry of Finance, Budget, Economy and Planning” (*Ministère des Finances, du Budget, de l’Économie et du Plan*) means the Recipient’s ministry in charge of finance, budget, economy and planning or any successor thereto acceptable to the Association.
27. “National Directorate of Exams and Competitions” (*Direction Nationale des Examens et Concours*) means the Recipient’s national directorate responsible for the production, security, and issuance of national attestations, certificates, and diplomas of national education, established pursuant to Decree No. 2625/PT/PM/MENPC/2023 dated September 18, 2023.
28. “N’Djamena” means the capital city of the Republic of Chad.
29. “Observatory of Broadband Infrastructure” means a platform for monitoring and collecting data on the status and development of broadband networks or governance indicators, respectively, and aims to track the deployment and availability, quality and usage of broadband services in Chad.

30. “Operating Costs” means the incremental expenses incurred on account of Project implementation, consisting of reasonable expenditures for vehicle operation and maintenance, communication and insurance costs, banking charges, rental expenses, office maintenance, utilities, document duplication/printing, consumables, travel costs and *per diem* for Project staff for travel linked to the implementation of the Project, bonuses, and salaries of contractual staff for the Project (but excluding salaries of officials or regular staff of the Recipient’s civil service).
31. “Preparation Advance” means the advance referred to in Section 2.07 (a) of the General Conditions, granted by the Association to the Recipient pursuant to the letter agreement signed on behalf of the Association and on behalf of the Recipient on December 6, 2023.
32. “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.
33. “Project Implementation Manual” means the manual prepared and adopted by the Recipient in accordance with Section 4.01(a) of this Agreement and referred to in Section I.B.1 of Schedule 2 to this Agreement as the same may be revised from time to time with the prior written consent of the Association.
34. “Project Implementation Unit” or “PIU” means the implementation unit established by the Recipient pursuant to Arrêté No. 0030 MINHAS/CAB and dated November 3, 2023, and in accordance with Article 4.01 (b) and Section I.A.5 and I.A.6 of Schedule 2 to this Agreement.
35. “Rapid Response Option” or “RRO” means the use of all or any portion of the Financing that has been requested by the Recipient and accepted by the Association in accordance with the terms of this Agreement to: (a) assist in financing the CERP; and (b) provide complementary financing in support of the program defined in the Cat DDO Legal Agreement
36. “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.
37. “Steering Committee” means the high-level steering committee established by the Recipient pursuant to Arrêté No. 0748/PT/PM/2024 dated March 21, 2024, and in accordance with Section I.A.3 of Schedule 2 to this Agreement.
38. “Subsidy” means a least-cost public capital expenditure subsidy to be awarded to an existing Licensed Commercial Operator to facilitate the carrying out of

activities under Part 1.2(b) of the Project. “Subsidies” means one or more such Subsidy.

39. “Subsidy Agreements” means any or all the agreements signed or to be signed between the Recipient and existing Licensed Commercial Operators to carry out activities under Part 1.2(b) of the Project, as referred to in Section I.D of Schedule 2 to this Agreement, and as further detailed in the Project Implementation Manual, as the same may be amended from time to time with the written approval of the Association.
40. “Subsidies Manual” means the manual to be prepared and adopted by the Recipient in accordance with Section III.B.1(b) of Schedule 2 to this Agreement and which shall form part of the Project Implementation Manual, as the same may be revised from time to time with the prior written consent of the Association.
41. “SWEDD-TD PIU” means the project implementation unit of the Sahel Women’s Empowerment and Demographic Dividend Project for Africa financed through a grant extended by the Association to the Recipient under financing agreements dated May 18, 2014, May 29, 2020 and November 22, 2023, respectively.
42. “Technical Committee” means the technical committee established by the Recipient pursuant to Arrêté No. 037/PT/PMT/MTEN/SG/2023 dated September 12, 2023, and in accordance with Section I.A.4 of Schedule 2 to this Agreement.
43. “Training” means the reasonable cost, as approved by the Association through an Annual Work Plan and Budget, of training, study tours, conferences and workshops conducted and/or attended by staff from the Recipient and/or other stakeholders, in the territory of the Recipient or, subject to the Association’s prior no objection, overseas, including the purchase and publication of materials, rental of facilities, course fees, and lodging, travel expenses and per diems for trainers and/or trainees.

Section II. Modifications to the General Conditions

The General Conditions are hereby modified as follows:

- [1.] Section 1.01 (*Application of General Conditions*) is modified by adding a new paragraph as follows:

“If the Financing Agreement provides for the use of the Financing to assist in financing the CERP, references in these General Conditions to the Project and the Respective Parts of the Project (other than those in sub-Sections 5.08(b)(i) and 5.08(c)(i), and the definitions of terms “Anti-Corruption Guidelines”, “Procurement Regulations”, “Project”, and “Respective Part of the Project”) shall be deemed to also refer to the CERP and the Respective Parts of the CERP,

respectively. Conversely, if the Financing Agreement does not provide for the use of the Financing to assist in financing the CERP, references to the CERP and the Respective Parts of the CERP in these General Conditions, and all clauses applicable exclusively to them, shall be disregarded.”

- [2.] 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.
- [3.] Section 3.04 (Interest Charge) is deleted in its 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.
- [4.] Paragraphs (b) and (c) of Section 5.08 (*Project Monitoring and Evaluation*) are modified to read as follows:

“(b) The Recipient shall:

- (i) in respect to the Project, prepare or cause to be prepared periodic reports (“Project Report”), in form and substance satisfactory to the Association, integrating the results of such Project monitoring and evaluation activities and setting out measures recommended to ensure the continued efficient and effective execution of the Project, and to achieve its objectives;
- (ii) in respect to the CERP, prepare or cause to be prepared periodic reports (“CERP Report”) and in form and substance satisfactory to the Association, integrating the results of the monitoring and evaluation activities of the CERP and setting out measures recommended to ensure the continued efficient and effective execution of the CERP, and to achieve its objectives; and such CERP Reports shall be prepared: (A) on an annual basis in the absence of an Eligible Crisis and Emergency; and (B) at least semi-annually, as further determined in the CERP Manual, throughout the implementation period of a Crisis Response Plan during an Eligible Crisis and Emergency; and
- (iii) the Recipient shall furnish or cause to be furnished each Project Report or CERP Report to the Association promptly upon its preparation, afford the Association a reasonable opportunity to exchange views with the Recipient and the Project Implementing Entity on any such report, and thereafter implement such recommended measures, taking into account the Association’s views on the matter.

- (c) Except as the Association may reasonably determine otherwise, the Recipient shall prepare, or cause to be prepared, and furnish to the Association:
 - (i) in respect to the Project, not later than six (6) months after the Closing Date: (A) a report of such scope and in such detail as the Association shall reasonably request, on the execution of the Project, the performance by the Recipient and the Association of their respective obligations under the Legal Agreements and the accomplishment of the purposes of the Financing; and (B) a plan designed to ensure the sustainability of the Project's achievements; and
 - (ii) in respect to the CERP, not later than six (6) months after the end of the implementation period of the CERP: (A) a report of such scope and in such detail as the Association shall reasonably request, on the execution of the CERP, the performance by the Recipient and the Association of their respective obligations, and the accomplishment of the purposes of the Financing; and (B) a plan designed to ensure the sustainability of the CERP's achievements.”]

[5.] A new Section 5.15 (*Contingent Emergency Response Project*) is added to read as follows:

“Section 5.15. *Contingent Emergency Response Project*

- (a) If the Financing Agreement provides for the use of the Financing to assist in financing the CERP, the Association may reallocate all or part of the Unwithdrawn Financing Balance for the financing of a specific Crisis Response Plan if the Association has notified the Recipient that the following conditions have been fulfilled:
 - (i) (A) the Recipient has determined that an Eligible Crisis or Emergency has occurred, and has furnished to the Association a request to reallocate and thereafter withdraw all or part of the Unwithdrawn Financing Balance for the financing of a specific Crisis Response Plan under the CERP under implementation at the time of the request; and (B) the Association has agreed with such determination and accepted said request; and
 - (ii) the Recipient has adopted the CERP Manual (with the CERP ESCP attached as an annex) and the Crisis Response Plan, both in form and substance acceptable to the Association.
- (b) The Recipient shall carry out, or cause to be carried out, the CERP pursuant to the Crisis Response Plan(s), the CERP Manual, the Environmental and Social Standards, the CERP ESCP, and the environmental and social instruments

prepared thereunder, all in a manner acceptable to the Association. To this end, the Recipient shall ensure that:

- (i) the structures and arrangements referred to in the CERP Manual are maintained throughout the implementation of the CERP and each of the Crisis Response Plans, in a manner and substance acceptable to Association;
- (ii) the environmental and social instruments required for the CERP and the respective Crisis Response Plan are prepared, disclosed and adopted in accordance with the CERP Manual and the CERP ESCP, and in form and substance acceptable to the Association;
- (iii) the measures and actions specified in the CERP ESCP are implemented with due diligence and efficiency, as provided in the CERP ESCP;
- (iv) sufficient funds are made available to cover the costs of implementing the CERP ESCP;
- (v) policies and procedures are maintained, and qualified and experienced staff in adequate numbers are retained to implement the CERP ESCP, as provided in the said CERP ESCP;
- (vi) subject to the prior written agreement of the Association, any revised CERP ESCP or environmental and social documents prepared thereunder is disclosed promptly after their approval;
- (vii) all measures necessary are taken to collect, compile, and furnish to the Association through regular reports, with the frequency specified in the CERP ESCP, and promptly in a separate report or reports, if so requested by the Association, information on the status of compliance with the CERP 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: (A) the status of implementation of the CERP ESCP; (B) conditions, if any, which interfere or threaten to interfere with the implementation of the CERP ESCP; and (C) corrective and preventive measures taken or required to be taken to address such conditions; and
- (viii) the Association is promptly notified of any incident or accident related to or having an impact on the CERP 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 CERP ESCP, the environmental and social instruments referenced therein and the Environmental and Social Standards.

(d) The Recipient shall ensure that neither the Crisis Response Plan(s) nor the CERP Manual nor the CERP ESCP is amended, suspended, abrogated, repealed or waived without the prior written agreement by the Association. Nevertheless, in the event of any inconsistency between the provisions of the CERP Manual, the Crisis Response Plan(s), or the CERP ESCP, on the one side, and any provision of these General Conditions or the Legal Agreements, on the other, the provisions of the Legal Agreements and these General Conditions shall prevail.

(e) The Recipient shall, or shall cause to, establish, publicize, maintain, and operate an accessible grievance mechanism, to receive and facilitate resolution of concerns and grievances of people affected by the CERP, 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.

(f) The Recipient shall ensure that that all bidding documents and contracts for civil works under the CERP include the obligation of contractors, subcontractors and supervising entities to: (i) comply with the relevant aspects of the applicable CERP ESCP and the environmental and social instruments referred to therein; and (ii) 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.”

[6]. The following definitions are inserted in the Appendix in alphabetical order as paragraphs [#]-[#], and the remaining definitions and paragraphs (as the case may be) renumbered accordingly:

[“[#]. “CERP ESCP” means the environmental and social commitment plan for the CERP to be prepared and adopted by the Recipient, as the same may be amended from time to time in accordance with the provisions thereof, setting forth the material measures and actions that the Recipient shall carry out to address the potential environmental and social risks and impacts of the activities detailed in the Crisis Response Plan, 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.”

“[#]. “CERP Manual” means the implementation manual to be prepared and adopted by the Recipient setting forth the detailed implementation arrangements for the CERP, including: (a) any structures or institutional arrangements, allocation of responsibilities and decision making powers for coordinating and implementing the activities thereunder; (b) the specific activities to be implemented under the CERP in response to the declared/determined Eligible Crisis and Emergency pursuant to the Crisis Response Plan; (c) the template for the Crisis Response Plan; (d) the positive list of Eligible Expenditures for the CERP; (e) the financial management and withdrawal arrangements for the implementation of the CERP;

(f) the procurement methods and procedures to be followed in the implementation of the CERP; (g) a description of the environmental and social assessment and management arrangements applicable to the CERP; and (h) template of the CERP Reports as well as the monitoring and evaluation arrangements for the activities thereunder.”

“[#]. “CERP Report” means each report on the CERP to be prepared and furnished to the Association pursuant to Section 5.08 (b)(ii) of these General Conditions.”

“[#]. “Contingent Emergency Response Project” and the term “CERP” mean the contingent emergency response project prepared from time to time by the Recipient and agreed with the Association aimed at responding promptly and effectively to an Eligible Crisis or Emergency, as further elaborated in the Crisis Response Plan(s), as amended from time to time by agreement between the Recipient and the Association.”

“[#]. “Crisis Response Plan” means the plan to be prepared and adopted by the Recipient in response to an Eligible Crisis or Emergency detailing, among others: (a) the activities to be implemented under the CERP in response to the Eligible Crisis or Emergency; (b) the estimated budget therefor and corresponding appropriations and/or financing sources; (c) the implementation timeline which, unless the Association otherwise agrees, shall not exceed twelve (12) months; (d) the foreseeable procurement and an abridged CERP Procurement Plan therefor; and (e) the envisioned results framework and indicators.”

[#]. “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.”

“[#]. “Environmental and Social Standards” 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.”

