
CREDIT NUMBER 7006-VC

Financing Agreement

(Volcanic Eruption Emergency Project)

between

SAINT VINCENT AND THE GRENADINES

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

CREDIT NUMBER 7006-VC

FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between SAINT VINCENT AND THE GRENADINES (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”) for the purpose of assisting in financing the project described in Schedule 1 to this Agreement (“Project”).

WHEREAS the International Bank of Reconstruction and Development and the International Development Association (“World Bank”), acting as the Administrator of the Caribbean Regional Resilience Building Facility (TF073227) Fund and the Recipient have entered into a grant agreement (“Co-Financing Agreement”) dated as of the Signature Date for the purpose of providing a grant in the amount of one million six hundred fifty thousand Euro (€1,650,000) to assist in financing Part 2.3(a), (b), (d) and (e) of the Project, as set forth in Schedule 2 hereto and on the terms and conditions set forth in the Co-Financing Agreement.

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 credit, which is deemed as Concessional Financing for purposes of the General Conditions, in the amount of forty million Dollars (\$40,000,000) (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 Service Charge is the greater of: (a) the sum of three-fourths of one percent (3/4 of 1%) per annum plus the Basis Adjustment to the Service Charge; and (b) three-fourths of one percent (3/4 of 1%) per annum; on the Withdrawn Credit Balance.
- 2.05. The Payment Dates are May 15 and November 15 in each year.
- 2.06. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.
- 2.07. The Payment Currency is Dollar.

ARTICLE III — PROJECT

- 3.01. The Recipient declares its commitment to the objective of the Project. 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

- 4.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.
- 4.02. 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 the Minister of Finance, Economic Planning and Information Technology.
- 5.02. For purposes of Section 11.01 of the General Conditions:
 - (a) the Recipient's address is:

Ministry of Finance, Economic Planning and Information Technology
2nd Floor Administrative Complex P.O. Box 608
Bay Street, Kingstown, St. Vincent; and

(b) the Recipient's Electronic Address is:

Phone number	Facsimile:	E-mail:
784 4571343	784 4572943	office.finance@gov.vc

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:	Facsimile:	E-mail:
248423 (MCI)	1-202-477-6391	Lburunciuc@ worldbank.org

AGREED as of the Signature Date.

SAINT VINCENT AND THE GRENADINES

By



Authorized Representative

Camillo Gonsalves

Name: _____

Title: Minister of Finance

Date: 03-Dec-2021

INTERNATIONAL DEVELOPMENT ASSOCIATION

By



Authorized Representative

Lilia Burunciuc

Name: _____

Title: Country Director

Date: 02-Dec-2021

SCHEDULE 1

Project Description

The objectives of the Project are to support the Recipient to: (i) provide short-term income support; (ii) improve the Recipient's capacity to prepare for and respond to emergencies; and (iii) build back better critical services in the wake of the La Soufrière volcano eruption.

The Project consists of the following parts:

Part 1. Early recovery income support

1.1 Grants and support services

(a) Provision of Grants for six (6) months to Beneficiaries in furtherance of ongoing non-conditional emergency relief support initiated by the Recipient; and (b) enhancement of Recipient's capacity to provide existing support services, family life education program (focused on life skills, including psychosocial support, health and hygiene and basic financial management), and a farming program to Beneficiaries, through *inter alia*, (i) provision of Trainings to Beneficiaries of the support services, (ii) goods and services (including hiring facilitators) needed to carry out the Trainings, and (iii) technical assistance (such as consultancies related to communications and implementation support by a project officer).

1.2 Labor-intensive temporary employment

In the event of natural and/or climate disasters (such as volcanic eruption, floods, lahars and landslides), especially during the Recipient's rain and hurricane seasons, and in furtherance of Recipient's on-going public infrastructure maintenance efforts: (a) disbursement of Cash-for-Work to Beneficiaries under a temporary work program for emergency response or recovery works for eligible small-scale public infrastructure; and (b) provision of Trainings for Cash-for-Work Beneficiaries to undertake the works, technical assistance needed to support the planning, preparation and supervision of the works, and goods (such as tools and safety equipment needed to undertake the works); and (c) technical assistance related to communications.

Part 2. Restoration and Building Back Better of critical services, strengthening emergency preparedness and response capacity.

2.1 Reconstruction planning incorporating climate change considerations

Enhancing Recipient's infrastructure resilience and emergency preparedness and response capacities against natural disasters and climate change by: (a) conducting technical and feasibility studies (including, to the extent possible, studies on mechanisms to improve resilience and promote decarbonization); (b) assessing floods, debris and mud flows and landslide risks; and (c) developing detailed engineering designs of infrastructure interventions of, *inter alia*, public facilities, transport infrastructure, water supply systems, agricultural centers and slope stabilization.

2.2 Restoration and reconstruction of critical infrastructure services

Restoring and rehabilitating eligible public infrastructure and enhancing its resilience vis-à-vis natural disasters and climate change through functional upgrades and climate-resistant designs, through the provision of goods, works and services, including, *inter alia*, (a) cleanup of volcanic ash and debris, (b) restoration of affected water supply systems, (c) river cleaning, (d) purchase and/or rental of machinery and equipment (including agricultural equipment and supplies for restoration of agriculture productivity), (e) reconstruction of schools, roads, drains, culverts, bridges, and emergency warehouses, and (f) restoration of transport infrastructure.

2.3 Strengthening of Emergency Preparedness and Response systems and capacity

Improving Recipient's capability to prepare systematically for and respond to potential natural disasters, climate change emergencies and compound emergencies through, *inter alia*, (a) conducting assessments on legal and institutional frameworks, human resources capacity, operational facilities (such as emergency shelters) and equipment, and information management system, (b) providing technical assistance (including Trainings) and purchasing goods to enhance capacities, (c) updating and harmonizing disaster preparedness and contingency plans at the national and local levels, (d) improving response, monitoring and data collection systems, and (e) enhancing multi-agency coordination, command and control, and communication capabilities.

Part 3. Project Management

3.1. Provision of support to the PSIPMU for project management expenditures, including: (a) procurement, (b) financial management, (c) monitoring and evaluation, (d) reporting, (e) safeguards and technical oversight, and (f) policy coordination.

3.2 Carrying out independent technical audits and the Project's independent financial audits.

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements.

1. The Recipient, through MoFEP, shall:
 - (a) Maintain a Public Sector Investment Programme Management Unit (“PSIPMU”) within MoFEP, with composition, staff in numbers and with qualifications, resources, terms of reference, and functions acceptable to the Association, as further set forth in the POM, including the responsibility for (i) ensuring that the requirements, criteria, policies, procedures, and organizational arrangements set forth in the POM are applied in carrying out the Project; (ii) financial management; (iii) procurement; (iv) accounting; (v) compliance with social and environmental safeguards; (vi) monitoring and evaluation of the Project; (vii) preparation of all Project reports (including interim financial reports); and (viii) development of the terms of reference of the audit firm.
 - (b) Engage and hire an environmental specialist and a social specialist no later than ninety (90) days after the Effective Date.
 - (c) Develop and adopt a POM, satisfactory to the Association, no later than thirty (30) days as of the Effective Date.
 - (d) Establish and maintain throughout Project implementation a PSC with composition, resources, terms of reference and functions acceptable to the Association, as further set forth in the POM, to be responsible for: (i) Project oversight and coordination; (ii) adequate multisectoral and cross-agency coordination; and (iii) policy guidance, as required.
 - (e) Contract an external, independent private audit firm, acceptable to the Association, with terms of reference acceptable to the Association, no later than six (6) months after the Effective Date, who will be mandated to conduct an audit of the Project on an annual basis.
2. The Recipient, through MoNM, shall:
 - (a) Conduct participatory consultations with communities and consider their insights when identifying the Beneficiaries under Part 1.1 of Schedule 1 to this Agreement.

- (b) Identify the Beneficiaries under Part 1.1 of Schedule 1 to this Agreement, pursuant to the eligibility criteria and procedures set forth in this Agreement and further detailed in the POM, as acceptable to the Association.
 - (c) Prepare and furnish to the Association all such information as the Association shall reasonably request relating to the foregoing.
- 3. The Recipient shall cause BRAGSA to:
 - (a) Identify the Beneficiaries under Part 1.2 of Schedule 1 to this Agreement, pursuant to the eligibility criteria and procedures set forth in this Agreement and further detailed in the POM, as acceptable to the Association.
 - (b) Prepare, plan, select and monitor the emergency response or recovery works for eligible small-scale public infrastructure under Part 1.2 of Schedule 1 to this Agreement.
 - (c) Prepare and furnish to the Association all such information as the Association shall reasonably request relating to the foregoing.
- 4. Unless otherwise set forth in the POM, the maximum monthly amount per Beneficiary under Part 1.1(a) of the Project shall not exceed XCD 600.
- 5. Unless otherwise set forth in the POM, a maximum of ten (10) days will be paid, per Beneficiary under Part 1.2(a) of the Project, at a daily range between XCD 50 and XCD 75 for a maximum total of XCD 750.
- 6. The eligibility criteria for Beneficiaries under Part 1.1(a) includes: (i) displacement by La Soufriere volcanic eruptions; (ii) registration under the National Evacuation Registry coordinated by MoNM; (iii) poor or vulnerable household status, according to income-based poverty and vulnerability thresholds acceptable to the Association and further specified in the POM; (iv) residency in the red, orange or yellow volcanic hazard zones, as defined by NEMO; and (v) any additional eligibility criteria established in the POM.
- 7. The eligibility criteria for Beneficiaries under Part 1.2(a) includes: (i) at least 18 years of age; and (ii) any additional eligibility criteria established in the POM.

B. Project Operational Manual

- 1. The Recipient, through MoFEP, shall carry out the Project in accordance with the provisions of the POM, in a manner and with contents acceptable to the Association, including, *inter alia*: (a) detailed description, sequencing and

timetable of all Project activities and expenditure categories; (b) roles and responsibilities of relevant actors; (c) procurement and financial management procedures; (d) eligibility criteria of Beneficiaries; (e) maximum Grant and Cash-for-Work amounts; (f) terms and conditions for the provision of Grants (application, appraisal, approval and disbursement procedures); (g) terms and conditions of the Cash-for-Work mechanism (including application, appraisal, approval and disbursement procedures); (h) public infrastructure works eligibility and priority criteria; (i) description of the Financial Institution; (j) Implementation Agreement model; (k) procedures for Project monitoring, supervision and evaluation, including the format and content of Project reports; (l) internal control mechanisms to manage, control, and conduct oversight; and (m) Personal Data protocols to be used under the Project, which shall be in accordance with international best practices.

2. The following activities will not be eligible for financing under the Project: (i) activities that may cause long term, permanent and/or irreversible environmental or social adverse impacts; (ii) activities that have high probability of causing serious adverse effects to human health and/or the environment; (iii) activities that may have significant adverse social impacts and may give rise to significant social conflict; (iv) activities that may involve any resettlement or land acquisition, or adverse impacts on cultural heritage; and (v) any other excluded activities set out in the ESCP. Some of the non-eligible activities include the financing large dams, as well as power plants that involve gas or coal.
3. Except as the Association may otherwise agree in writing, the Recipient shall not abrogate, amend, suspend, waive, or otherwise fail to enforce the POM or any provision thereof.
4. In case of any conflict between the terms of the POM and those of this Agreement, the terms of this Agreement shall prevail.

C. Implementation Agreements

1. The Procurement Plan shall set forth which contracts shall be financed with resources from this Agreement and which contracts shall be financed with resources from the Co-Financing Agreement.
2. To facilitate the carrying out of Parts 1.1(a) and 1.2(a) of the Project, the Recipient shall make part of the proceeds of the Credit available to Beneficiaries by entering into an agreement with the Financial Institution (“Implementation Agreement”), as set forth in the POM and under terms and conditions acceptable to the Association, including the Financial Institution’s obligation to:
 - (a) Carry out its obligations with due diligence and efficiency, and in conformity with appropriate administrative, technical, financial,

economic, environmental and social standards, and practices, and in accordance with the Anti-Corruption Guidelines and the pertinent provisions of the POM, the ESCP and this Agreement.

- (b) Disburse Grants and Cash-for-Work only to Beneficiaries that meet the eligibility criteria and procedures acceptable to the Association, as identified by the Recipient and further detailed in the POM.
 - (c) Maintain a financial management system and prepare financial statements in accordance with consistently applied accounting standards acceptable to the Association.
 - (d) At the Association's request, have such financial statements audited by independent auditors acceptable to the Association, in accordance with consistently applied auditing standards acceptable to the Association, and promptly furnish the statements as so audited to the Association.
 - (e) Enable the Association to inspect its operation and any relevant records and documents.
 - (f) Prepare and furnish to the Association all such information as the Association shall reasonably request relating to the foregoing.
3. The Recipient shall secure rights under the Implementation Agreements adequate to protect its interests and those of the Association, including the right to suspend or terminate the right of the Financial Institution to disburse Grants and Cash-for-Work, and obtain a refund of all or any part of the amount of the Grants and Cash-for-Work then disbursed, upon the Financial Institution's failure to perform any of its obligations under the Implementation Agreement.
4. The Recipient shall exercise its rights under each Implementation Agreement in such manner as to protect the interests of the Recipient and the Association and to accomplish the purposes of this Agreement.
5. Except as the Association shall otherwise agree, the Recipient shall not assign, amend, abrogate or waive any Implementation Agreement or any of its provisions.

D. Grants

The Financial Institution shall make Grants to Beneficiaries in accordance with procedures acceptable to the Association and as set forth in this Agreement, the POM and the Implementation Agreement.

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 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.

Section II. Project Monitoring, Reporting and Evaluation

1. The Recipient shall furnish to the Association each Project Report not later than forty-five (45) days after the end of each calendar quarter, covering the calendar quarter.
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) Grants under Part 1.1(a) and Cash-for-Work under Part 1.2(a) of the Project	7,300,000	100%

(2) Goods, works, non-consulting services, consulting services, Trainings and Operating Costs for the Project under Parts 1.1(b), 1.2 (b), 1.2 (c), 2 and 3.	32,700,000	100%
TOTAL AMOUNT	40,000,000	100%

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made:
 - (a) for payments made prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed \$16,000,000 may be made for payments made prior to this date but on or after April 9, 2021, for Eligible Expenditures under Category (2).
 - (b) under Category 1 until the Recipient, through MoFEP, has provided notice to the Association that is has entered into the Implementation Agreement with the Financial Institution and that the Implementation Agreement has become effective.
 - (c) under Category 2 until the Co-Financing Agreement has been executed and all conditions precedent to its effectiveness have been fulfilled.
2. The Closing Date is December 30, 2026.

SCHEDULE 3

Repayment Schedule

Date Payment Due	Principal Amount of the Credit repayable (expressed as a percentage)*
On each May 15 and November 15:	
commencing on May 15, 2032 to and including November 15, 2041	1%
commencing May 15, 2042 to and including November 15, 2061	2%

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

APPENDIX

Definitions

1. “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.
2. “Basis Adjustment to the Service Charge” means the Association’s standard basis adjustment to the Service Charge for credits in the currency of denomination of the Credit, in effect at 12:01 a.m. Washington, D.C. time, on the date on which the Credit is approved by the Executive Directors of the Association, and expressed either as a positive or negative percentage per annum.
3. “Beneficiary” means any member of a poor or vulnerable household which meets the eligibility criteria set forth in the POM to receive Grants under Part 1.1(a) or Cash-for-Work under Part 1.2(a) of Schedule 1 to this Agreement; “Beneficiaries” means more than one Beneficiary.
4. “BRAGSA” means the Recipient’s Buildings, Roads and General Services Authority.
5. “Cash-for-Work” means the disbursement mechanism of the Financial Institution to Beneficiaries participating in the labor-intensive temporary employment program under Part 1.2(a) of Schedule 1 to this Agreement.
6. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
7. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated October 28, 2021, 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.
8. “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 Historically Underserved Traditional Local Communities”; (viii) “Environmental and Social Standard 8: Cultural Heritage”; (ix) “Environmental and Social Standard 9: Financial Intermediaries”; and (x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Association.

9. “Financial Institution” means the Recipient’s central bank and refers to the Bank of Saint Vincent & the Grenadines.
10. “General Conditions” means the “International Development Association General Conditions for IDA Financing, Investment Project Financing”, dated December 14, 2018 (revised on August 1, 2020 and April 1, 2021).
11. “Grant” means any grant to be provided by the Financial Institution to an eligible Beneficiary under Part 1.1(a) of Schedule 1 to this Agreement.
12. “Implementation Agreement” means the agreement entered into between the Recipient and a Financial Institution, as set forth under Section C of Schedule 2 hereto.
13. “MoFEP” means the Recipient’s Ministry of Finance, Economic Planning and Information Technology.
14. “MoNM” means the Recipient’s Ministry of National Mobilization, Social Development, Family, Gender Affairs, Youth, Housing and Informal Human Settlement.
15. “National Evacuation Registry” means a Recipient database, housed at NEMO and coordinated by MoNM, that contains information on the demographic details (age, sex, and medical condition) and placement (where the persons lived, and to where they moved during the emergency) of persons who have been evacuated.
16. “NEMO” means the Recipient’s National Emergency Management Organization.
17. “Operating Costs” means reasonable costs, as shall have been approved by the Association, for the incremental expenses incurred on account of Project implementation, consisting of, communication costs, office supplies and maintenance, minor office refurbishing, and equipment maintenance, utilities, document duplication/printing, consumables, vehicle operation and maintenance,

bank fees, travel cost and per diem for Project staff for travel linked to the implementation of the Project, (but excluding consulting services and salaries of officials of the Recipient's civil service), all as approved by the Association.

18. "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.
19. "POM" means Project Operations Manual.
20. "Procurement Plan" means the Recipient's plan as referred to in paragraphs 4.4 and 4.5 under the Procurement Regulations.
21. "Procurement Regulations" means, for purposes of paragraph 87 of the Appendix to the General Conditions, the "World Bank Procurement Regulations for IPF Borrowers", dated November 2020.
22. "PSC" means Project Steering Committee.
23. "PSIPMU" means the Public Sector Investment Programme Management Unit within the MoFEP.
24. "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.
25. "Trainings" means the reasonable costs associated with training under the Project, as agreed between the Recipient through MoFEP, and the Association, and attributable to study tours, training courses, seminars, workshops and other training activities, not included under service providers' contracts, including costs of training materials, space and equipment rental, travel, accommodation and per diem costs of trainees and trainers, trainers' fees, and other training related miscellaneous costs.
26. "XCD" means Eastern Caribbean Dollars.