



July 3rd, 2020

H.E. Mohamed Benchaaboun
Minister of Economy, Finance and
Administration Reform
*Ministère de l'Economie, des Finances et de la
Réforme de l'Administration* Quartier Administratif
Avenue Mohammed V
Rabat
Kingdom of Morocco

Re: Loan No. 9147-MA
**(Additional Financing for the Program of Improving Primary Health in Rural Areas and
Responding to COVID-19 Pandemic Emergency)**
Additional Instructions: Disbursement and Financial Information Letter

Excellency:

I refer to the Loan Agreement between Kingdom of Morocco (the “Borrower”) and the International Bank for Reconstruction and Development (the “World Bank”) for the above-referenced Project. The General Conditions, as defined in the Loan Agreement, provide that the Borrower may from time to time request withdrawals of Loan Amounts from the Loan Account in accordance with the Disbursement and Financial Information Letter, and such additional instructions as the World Bank may specify from time to time by notice to the Borrower. The General Conditions also provide that the Disbursement and Financial Information Letter may set out Project specific financial reporting requirements. This letter constitutes such Disbursement and Financial Information Letter (“DFIL”), and may be revised from time to time.

- I. Disbursement Arrangements, Withdrawal of Loan Funds, and Reporting of Uses of Loan Funds**
- (i) **Schedule 1.** The table in Schedule 1 sets out the disbursement methods which may be used by the Borrower, information on registration of authorized signatures, processing of withdrawal applications (including processing of advances), instructions on documentation, and reporting of advances.
- (ii) **Withdrawal Applications.** Applications for withdrawal from the Loan Account (“Withdrawal Applications”) of amounts of the Loan allocated to individual Disbursement Linked Results (“DLR”) may, pursuant to the provisions of Section IV.A.2 of Schedule 2 of the Loan Agreement, be sent to the World Bank at any time after the World Bank has notified the Borrower in writing that it has accepted evidence of achievement of the specific DLR.

- (iii) **Withdrawal Amount.** The Withdrawal Application may be for an amount not to exceed the amount of the Loan confirmed by the World Bank for the specific DLR in respect of which the withdrawal is requested, as specified in the World Bank's notice to the Borrower.
- (iv) **Prior Results.** The World Bank confirms that it has received evidence satisfactory to it that the DLRs referred to in category 8 of the Table in the Loan Agreement have been achieved. Consequently, the Borrower may withdraw the amount of the Loan allocated to said category in after the Loan Agreement has been declared effective.
- (v) **Advances and Recovery of Advances.** The Borrower may, in accordance with provisions of the Loan Agreement, request advances of amounts of the Loan allocated to DLIs that have not yet been achieved using the Form attached (Attachment 2).

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

- (vi) **Electronic Delivery.** Section 10.01(c) of the General Conditions. The Borrower shall deliver Withdrawal Applications (with supporting documents) electronically through the World Bank's web-based portal "Client Connection" at <https://clientconnection.worldbank.org>. This option will be effected after the officials designated in writing by the Borrower who are authorized to sign and deliver Withdrawal Applications have registered as users of "Client Connection". The designated officials shall deliver Applications electronically by completing the Form 2380, which is accessible through "Client Connection". By signing the Authorized Signatory Letter, the Borrower confirms that it is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the World Bank by electronic means. The Borrower may exercise the option of preparing and delivering Withdrawal Applications in paper form on exceptional cases (including those where the Borrower encounters legal limitations), and which were previously agreed with the World Bank. By designating officials to use SIDC and to deliver the Applications electronically, the Borrower confirms through the authorized signatory letter its agreement to: (a) abide by the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation, available in the World Bank's public website at <https://worldbank.org> and "Client Connection"; and (b) to cause such official to abide by those terms and conditions.

II. Audits. Section 5.09 of the General Conditions.

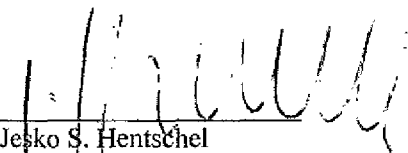
Each audit of the Financial Statements shall cover the period of one fiscal year of the Borrower, commencing with the fiscal year in which the first withdrawal was made. The audited Financial Statements for each such period shall be furnished to the World Bank not later than nine (9) months after the end of such period.

III. Other Important Information

For additional information on disbursement arrangements, please refer to the Loan Handbook available on the World Bank's website (<http://www.worldbank.org/>) and "Client Connection". The World Bank recommends that you register as a user of "Client Connection". From this website you will be able to prepare and deliver Applications, monitor the near real-time

status of the Loan, and retrieve related policy, financial, and procurement information. For more information about the website and registration arrangements, or if you have any queries in relation to the above, please contact the World Bank by email at AskLoan@WorldBank.org using the above reference.

Yours sincerely,

By: 
Jesko S. Hentschel
Country Director for Morocco
Middle East and North Africa Region

Attachments:

1. Form of Authorized Signatory Letter.
2. Sample Form for Advances.

Schedule 1 : Disbursement Provisions

Basic Information			
Loan Number	Country Borrower	Kingdom of Morocco Ministère de l'Economie et des Finances	Closing Date
	Name of the Program	Additional Financing for the Program of Improving Primary Health in Rural Areas and Responding to COVID-19 Pandemic Emergency	Disbursement Deadline Date
			Section IV.B.4 of Schedule 2 to the Loan Agreement.
			Six months after the closing date.
Disbursement Methods and Supporting Documentation			
Disbursement Methods	Methods	Supporting Documentation	
Reimbursement (DLI payment for achieved results)	Yes	Confirmation issued by the World Bank	
Advance	Yes	Request in the format provided in Attachment 2 of the DFIL	
Advances			
Financial Institution - Name	Bank Al-Maghrib	Amount	2,687,500
		Currency	USD
Authorized Signatures <i>The form for Authorized Signatories Letter is provided in Attachment 1 of this letter Withdrawal and Documentation Applications</i>			
<p><i>Authorized Signatures (subsection 3.1).</i> A letter in the Form attached (Attachment 1) shall be furnished to the World Bank at the address indicated below providing the name(s) and specimen signature(s) of the official(s) authorized to sign Withdrawal Applications:</p> <p style="text-align: center;">The World Bank 1818 H Street, N.W. Washington, DC 20433 United States of America Attention: Jesko Hentschel, Country Director for Maghreb</p>			
<p><i>(ii) Withdrawal Applications (subsections 3.2 - 3.3).</i> All Withdrawal Applications and their supporting documentation will be electronically sent via the World Bank's web-portal "Client Connection"</p>			

Form of Authorized Signatory Letter

[Letterhead]
Ministry of Finance
[Street address]

[Date]

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

Attention: [Country Director]

**Re: Loan No. 9147-MA
(Additional Financing for the Program of Improving Primary Health in Rural Areas
and Responding to COVID-19 Pandemic Emergency)**

I refer to the Loan Agreement between the International Bank for Reconstruction and Development (the "World Bank") and the Kingdom of Morocco (the "Borrower"), dated _____, providing the above Loan. For the purposes of Section 2.02 of the General Conditions as defined in the Agreement, any ¹[one] of the persons whose authenticated specimen signatures appear below is authorized on behalf of the Borrower to sign applications for withdrawal under this Loan.

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

This confirms that the Borrower is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the World Bank by electronic means. In full recognition that the World Bank shall rely upon such representations and warranties, including without limitation,

¹ Instruction to the Borrower: Stipulate if more than one person needs to sign Applications, and how many or which positions, and if any thresholds apply. *Please delete this footnote in final letter that is sent to the Bank.*

² Instruction to the Borrower: Stipulate if more than one person needs to *jointly* sign Applications, if so, please indicate the actual number. *Please delete this footnote in final letter that is sent to the Bank.*

³ Instruction to the Borrower: Use this bracket if any one of the authorized persons may sign; if this is not applicable, please delete. *Please delete this footnote in final letter that is sent to the Bank.*

⁴ Instruction to the Borrower: Use this bracket only if several individuals must jointly sign each Application; if this is not applicable, please delete. *Please delete this footnote in final letter that is sent to the Bank.*

the representations and warranties contained in the *Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation* ("Terms and Conditions of Use of SIDC"), the Borrower represents and warrants to the World Bank that it will cause such persons to abide by those terms and conditions.

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

[Name], [position] Specimen Signature: _____

[Name], [position] Specimen Signature: _____

[Name], [position] Specimen Signature: _____

Yours truly,

/ signed /

[Position]

Sample Form for Advances

[Ministry/Implementing Agency Letterhead]

[Date]

Loan Department -- [name of Regional Center]
The World Bank
[address of Regional Center]

Attention: [name of Regional Center team lead]

Re: Loan No. 9147-MA
(Additional Financing for the Program of Improving Primary Health in Rural Areas and
Responding to COVID-19 Pandemic Emergency)

Request for Advance

Dear Sir/Madam,

We refer to the Loan Agreement between the International Bank for Reconstruction and Development (the "World Bank") and the Kingdom of Morocco (the "Borrower"), dated [insert date] providing for the above Loan.

In accordance with the provisions of the Disbursement Letter and Schedule ____, Section _____ of the Loan Agreement, to support the implementation of the above Program and to facilitate the achievement of the planned results, we request an Advance in the amount of [insert amount]¹.

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

Sincerely,

[insert Name, and Position]³

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

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

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