Honorable Minister
Dr. Kwabena Duffuor
Ministry of Finance and Economic Planning
P.O. Box MB40
Accra
Republic of Ghana

Re: IDA Credit No. 5136-GH
(West Africa Agricultural Productivity Program (WAAPP) –
Ghana Project under the Second Phase of the WAAPP)
Additional Instructions: Disbursement

Excellency:

I refer to the Financing Agreement ("Financing Agreement") between the Republic of
Ghana ("Recipient") and the International Development Association ("Association") for the above-
referred Project, dated Sept 25, 2012. The Financing Agreement provides that the
Association may issue additional instructions regarding the withdrawal of the proceeds of Credit
No. 5136-GH ("Credit"). This letter ("Disbursement Letter"), as revised from time to time,
constitutes the additional instructions.

The attached World Bank Disbursement Guidelines for Projects, dated May 1, 2006,
("Disbursement Guidelines") (Attachment 1), are an integral part of the Disbursement Letter. The
manner in which the provisions in the Disbursement Guidelines apply to the Credit is specified
below. Sections and subsections in parentheses below refer to the relevant sections and subsections
in the Disbursement Guidelines and, unless otherwise defined in this letter, the capitalized terms
used have the meanings ascribed to them in the Disbursement Guidelines.

I. Disbursement Arrangements

(i) Disbursement Methods (section 2). The following Disbursement Methods may be used under
the Credit:
- Reimbursement
- Advance
- Direct Payment
- Special Commitment

(ii) Disbursement Deadline Date (subsection 3.7). The Disbursement Deadline Date is four (4)
months after the Closing Date specified in the Financing Agreement. Any changes to this date will
be notified by the World Bank.
(iii) Disbursement Condition (subsection 3.8). Please refer to the Disbursement Condition stipulated in paragraph 1 of Section IV.B of Schedule 2 to the Financing Agreement.

II. Withdrawal of Credit Proceeds

(i) Authorized Signatures (subsection 3.1).

A letter in the Form attached (Attachment 2) should be furnished by the Recipient to the World Bank at the address indicated below providing the name(s) and specimen signature(s) of the official(s) authorized to sign Applications. With respect to eligible expenditures incurred by Le Conseil Ouest et Centre Africain pour la Recherche et le Développement Agricoles (“CORAF”) as the Project Implementing Entity, this letter would be submitted by CORAF’s management to the Recipient and suitably endorsed by the Recipient to the Association:

The World Bank  
Dr. Isert Road 69  
North Ridge Residential Area  
Accra, Ghana  
Attention: Mr. Yusupha B. Crookes, Country Director for Ghana

(ii) Applications (subsections 3.2 - 3.3). Please provide completed and signed: (a) applications for withdrawal, together with supporting documents; and (b) applications for special commitments to the address indicated below:

The World Bank  
Dr. Isert Road 69  
North Ridge Residential Area  
Accra, Ghana  
Attention: Mr. Yusupha B. Crookes, Country Director for Ghana

(iii) Electronic Delivery (subsection 3.4) The Association may permit the Recipient to electronically deliver to the Association Applications (with supporting documents) through the Association’s Client Connection, web-based portal. The option to deliver Applications to the Association by electronic means may be effected if: (a) the Recipient has designated in writing, pursuant to the terms of subparagraph (i) of this Section, its officials who are authorized to sign and deliver Applications and to receive secure identification devices (“Tokens”) from the Association for the purpose of delivering such Applications by electronic means; and (b) all such officials designated by the Recipient have registered as users of Client Connection. If the Association agrees, the Association will provide the Recipient with Tokens for the designated officials. Following which, the designated officials may deliver Applications electronically by completing Form 2380, which is accessible through Client Connection (https://clientconnection.worldbank.org). The Recipient may continue to exercise the option of preparing and delivering Applications in paper form. The Association reserves the right and may, in its sole discretion, temporarily or permanently disallow the electronic delivery of Applications by the Recipient.
(iv) **Terms and Conditions of Use of Tokens to Process Applications.** By designating officials to accept Tokens and by choosing to deliver the Applications electronically, the Recipient confirms through the authorized signatory letter its agreement to: (a) abide by the **Terms and Conditions of Use of Secure Identification Devices in connection with Use of Electronic Means to Process Applications and Supporting Documentation** ("Terms and Conditions of Use of Tokens") provided in Attachment 3; and (b) to deliver the Terms and Conditions of Use of Tokens to each such official and to cause such official to abide by those terms and conditions.

(v) **Minimum Value of Applications (subsection 3.5).** The minimum value of applications for reimbursement, direct payment and special commitment is twenty percent (20%) of outstanding advance made to the Designated Account.

(vi) **Advances (sections 5 and 6).**

- **Type of Designated Accounts (subsection 5.3):** Segregated

  The Designated Account will be managed by the Ministry of Food & Agriculture (MoFA) PCU.

- **Currency of Designated Account (subsection 5.4):** US Dollars

- **Financial Institution at which the Designated Account Will Be Opened (subsection 5.5):** a commercial bank / financial institution acceptable to the World Bank.

- **Ceiling (subsection 6.1):** Based on a forecast of expenditures against each component and disbursement category every six months using IFRs.

### III. Reporting on Use of Credit Proceeds

(i) **Supporting Documentation (section 4).** Supporting documentation should be provided with each application for withdrawal as set out below:

- **For requests for Reimbursement:**
  - List of payments against contracts that are subject to the World Bank's prior review, in the form attached (Attachment 5).
  - Interim Financial Report in the form attached (Attachment 4) for all other expenditures / contracts; and

- **For reporting eligible expenditures paid from the Designated Account:**
  - List of payments against contracts that are subject to the World Bank's prior review, in the form attached (Attachment 5).
  - Interim Financial Report in the form attached (Attachment 4) for all other expenditures / contracts; and

- **For requests for Direct Payment and Special Commitments:** records evidencing eligible expenditures, e.g., copies of receipts, supplier invoices and documentary evidence of delivery and acceptance of contracted goods or service.
(ii) Frequency of Reporting Eligible Expenditures Paid from the Designated Account (subsection 6.3): Quarterly (every three months).

(iii) Other Supporting Documentation Instructions

Copies of the bank statement of all the Designated Account and a reconciliation statement for these Accounts should be submitted with each Application of replenishment.

- For purposes of demonstrating compliance with the different Grants and Small Grants (category (3) - Small Grants under Part B.4 of the Project and Grants under Part 3.1.2 of the Project, and category (4) Grants under Part C.1.1 of the Project), MoFA shall submit to the Bank a Disbursement Table to be incorporated in Attachment 6 of this letter. The Disbursement Table should include information on the actual achievement of the Grants and Small Grants, compared to the targets, and the amount of Credit eligible for withdrawal under each Category as defined in the Financing Agreement. It will include all payments to the Grants and Small Grants, requesting reimbursements to MoFA on the basis of Eligible Expenditures.

Payment Approval by the Association

- Notwithstanding the foregoing provisions in the Financing Agreement, all payments under the Grants and Small Grants categories (category (3) - Small Grants under Part B.4 of the Project and Grants under Part 3.1.2 of the Project, and category (4) Grants under Part C.1.1 of the Project) shall be subject to the Association’s prior written approval, by the FMS and the TTL, and attached to the withdrawal application, and shall only be eligible for financing under the Credit if and to the extent approved by Association.

- The mentioned Disbursement Report submitted, in form and substance satisfactory to the Association, will include all Grants Small Grants, in accordance with the Project Implementation Manual.

IV. Other Important Information


From the Client Connection website, you will be able to download Applications, monitor the near real-time status of the Credit, and retrieve related policy, financial, and procurement information.
If you have any queries in relation to the above, please contact Mr. Luis Schwarz, Senior Finance Officer for Ghana at LOA service account email address LOA-afr@worldbank.org using the above reference.

Yours sincerely,

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

Yusupha B. Crookes
Country Director for Ghana
Africa Region

Attachments

1. World Bank Disbursement Guidelines for Projects, dated May 1, 2006
2. Form for Authorized Signatures
4. Form for “Un-audited Financial Reports (IFRs)
5. Form for Summary Sheet for Payments Against Contracts Subject to the Association’s Prior Review
6. Form for Grants and Sub-Grants Disbursement Report
Form of Authorized Signatory Letter

[Letterhead]
Ministry of Finance
[Street address]

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

Attention: [Country Director]

Re: IDA Credit No. 5136-GH
(West Africa Agricultural Productivity Program (WAAPP) –
Ghana Project under the Second Phase of the WAAPP)

I refer to the Financing Agreement (“Agreement”) between the [name of Recipient] (the “Recipient”) and the International Development Association (the “Association”) dated [DATE], and providing the above Credit. For the purposes of Section 2.03 of the General Conditions as defined in the Agreement, any [one] of the persons whose authenticated specimen signatures appear below is authorized on behalf of the Recipient to sign applications for withdrawal [and applications for a special commitment] under this Credit.

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

This confirms that the Recipient is authorizing such persons to accept Tokens and to deliver the Applications and supporting documents to the Association by electronic means. In full recognition that the Association shall rely upon such representations and warranties, including

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

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

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

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

5 Instruction to the Recipient: Add this paragraph if the Recipient wishes to authorize the listed persons to accept Tokens and to deliver Applications by electronic means; if this is not applicable, please delete the paragraph. Please delete this footnote in final letter that is sent to the Association.
without limitation, the representations and warranties contained in the *Terms and Conditions of Use of Secure Identification Devices in connection with Use of Electronic Means to Process Applications and Supporting Documentation* ("Terms and Conditions of Use of Tokens"), the Recipient represents and warrants to the Association that it will deliver to each such person a copy of the Terms and Conditions of Use of Tokens and will cause such persons to abide by those terms and conditions.

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

[Name], [position]  Specimen Signature: ______________________

[Name], [position]  Specimen Signature: ______________________

[Name], [position]  Specimen Signature: ______________________

Yours truly,

/ signed /

[Position]
Terms and Conditions of Use of Secure Identification Devices
in connection with Use of Electronic Means
to Process Applications
and Supporting Documentation

January 20, 2010

The World Bank (Bank)\(^6\) will provide secure identification devices (Tokens) to permit the Borrower\(^7\) to deliver applications for withdrawal and applications for special commitments under the Agreement(s) and supporting documentation (such applications and supporting documentation together referred to in these Terms and Conditions of Use as Applications) to the Bank electronically, on the terms and conditions of use specified herein.

A. Identification of Users.

1. The Borrower will be required to identify in a completed Authorized Signatory Letter (ASL) duly delivered to and received by the Bank each person who will be authorized to deliver Applications. The Bank will provide Tokens to each person identified in the ASL (Signatory), as provided below. The Borrower shall also immediately notify the Bank if a Signatory is no longer authorized by the Borrower to act as a Signatory.

2. Each Signatory must register as a user on the Bank’s Client Connection (CC) website (https://clientconnection.worldbank.org) prior to delivery of Tokens. Registration on CC will require that the Signatory establish a CC password (CC Password). The Signatory shall not reveal his/her CC Password to anyone or store or record the CC Password in written or other form. Upon registration as a CC user, the Signatory will be assigned a unique identifying account name.

B. Distribution, Initialization and Return of Tokens.

1. The Bank will physically deliver a Token to each Signatory in a manner to be determined by and satisfactory to the Bank.

2. At the time of delivery of a Token to a Signatory, the Signatory will receive a copy of these Terms and Conditions of Use for purposes of initializing the Token.

3. The Bank will verify that the Token, Temporary Password and Terms and Conditions of Use have been duly delivered to and received by the CC User.

4. Promptly upon receipt of the Token and Terms and Conditions of Use, the Signatory will access CC using his/her account name and CC Password and register his/her Token and set a personal identification number (PIN) to be used in connection with the use of his/her Token, after which the Token will be initialized for use by the Signatory exclusively for

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\(^6\) "Bank" includes IBRD and IDA.
\(^7\) "Borrower" includes the borrower of an IBRD loan, IDA credit, or Project Preparation Facility advance and the recipient of a grant.
purposes of delivering Applications. Upon initialization of the Token, the Signatory will be a "Token User". The Bank will maintain in its database a user account (Account) for each Token User for purposes of managing the Token of the Token User. Neither the Borrower nor the Token User will have any access to the Account.

5. Prior to first use of the Token by the Token User for delivering Applications, the Borrower shall ensure that the Token User has received training materials provided by the Bank in use of the Token.

6. Tokens shall be promptly returned to the Bank upon request of the Bank.

C. Management of Tokens.

1. Tokens will remain the property of the Bank.

2. Use of the Token is strictly limited to use in the delivery of Applications by the Token User in the manner prescribed by the Bank in the Agreement(s) and these Terms and Conditions. Any other use of the Token is prohibited.

3. The Bank assumes no responsibility or liability whatsoever for any misuse of the Token by the Token User, other representatives of the Borrower, or third parties.

4. The Borrower undertakes to ensure, and represents and warrants to the Bank (such representation and warranty being expressly relied upon by the Bank in delivery of a Token to each Token User) that each Token User is provided, understands and will abide by, these Terms and Conditions of Use, including without limitation the following:

Security

4.1. The Token User shall not reveal his/her PIN to anyone or store or record the PIN in written or other form.

4.2. The Token User shall not allow anyone else to utilize a Token to deliver an Application to the Bank.

4.3. The Token User shall always logout from CC when not using the system. Failure to logout properly can create a route into the system that is unprotected.

4.4. If the Token User believes a third party has learned his/her PIN or has lost his/her Token he/she shall immediately notify clientconnection@worldbank.org.

4.5. The Borrower shall immediately notify the Bank at clientconnection@worldbank.org of any lost, stolen or compromised Tokens, and take other reasonable steps to ensure such Tokens are disabled immediately.

Care of Tokens

4.6. Tokens contain delicate and sophisticated instrumentation and therefore should be handled with due care, and should not be immersed in liquids, exposed to extreme temperatures, crushed or bent. Also, Tokens should be kept more than five (5) cm from
devices that generate electromagnetic radiation (EMR), such as mobile phones, phone-enabled PDAs, smart phones and other similar devices. Tokens should be carried and stored separate from any EMR device. At close range (less than 5 cm), these devices can output high levels of EMR that can interfere with the proper operation of electronic equipment, including the Token.

4.7. Without derogating from these Terms and Conditions of Use, other technical instructions on the proper use and care Tokens are available at http://www.rsa.com.

5. **Replacement**

5.1. Lost, damaged, compromised (in terms of 4.5, above) or destroyed Tokens will be replaced at the expense of the Borrower.

5.2. The Bank reserves the right, in its sole discretion, not to replace any Token in the case of misuse, or not to reactivate a Token User's Account

6. **Reservation of Right to disable Token**

6.1. The Borrower shall reserve the right to revoke the authorization of a Token User to use a Token for any reason.

6.2. The Bank reserves the right, in its sole discretion, to temporarily or permanently disable a Token, de-activate a Token User's Account or both.
**INTERNATIONAL DEVELOPMENT ASSOCIATION**

**APPLICATION SUMMARY SHEET**

Reporting Period from: Category: Date:

**SUMMARY SHEET**

Loan/Credit No: Application Ref.

or expenditures against the contracts subject to the Bank Pn No.

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>CONTRACTOR/N</th>
<th>CONTRACT NO.</th>
<th>DATE OF NO.</th>
<th>CONTRACT FROM WORLD BANK</th>
<th>TOTAL CONTRACT</th>
<th>AMOUNT APPROVED FOR PAYMENT</th>
<th>AMOUNT FUNDED BY OTHER SOURCES</th>
<th>AMOUNT ELIGIBLE FOR ELIGIBLE FROM DESIGN</th>
<th>AMOUNT WITHDRAWN PRIOR TO THIS APPLICATION</th>
<th>CUMULATIVE PAYMENT ON CONTRACT PRIOR TO THIS APPLICATION</th>
<th>REMARKS</th>
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**REMARKS:**

Supporting documents to this application retained at------------------------------------------(insert Location)

**AUTHORIZED SIGNATORY**
**Summary Sheet of Payments Against Contracts Subject to the Association’s Prior Review**

**SUMMARY SHEET** for Payments made during the period from __________ to __________

For expenditures against the contracts *subject to the Association’s Prior Review*

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Category No. &amp; Description (**)</th>
<th>Currency and Total Amount of Contract</th>
<th>Name of Contractor</th>
<th>Ref. No. of Contract</th>
<th>Date of NOL from Association</th>
<th>Invoice No. &amp; date</th>
<th>Currency and Total Amount of Invoice Covered by Application (Net of Retention)</th>
<th>Eligible % from Schedule 1 of Financing Agreements</th>
<th>Amount Eligible for Financing (8 x 9)</th>
<th>Currency and Amount Paid from Designated Account (if Applicable)</th>
<th>Exchange Rate (Col 11 divided by Col. 10)</th>
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**TOTALS**

Remarks: 

Supporting documents for this Application retained at ________________________________

(*): A separate form should be used for retroactive financing

(**): Items should be grouped by category; or alternatively, a separate form may be used for each category

Authorized Signatory
Government of Ghana
2ND PHASE OF THE 1ST SERIES OF PROJECT UNDER THE WEST AFRICA AGRICULTURAL PRODUCTIVITY PROGRAM (WAAPP-2A)

Customized Disbursement Report
Summary Sheet of Quarterly Reimbursement of Grants and Small Grants

SEMESTER Period from ____________ to ____________

<table>
<thead>
<tr>
<th>Categories of Expenditures</th>
<th>Amount</th>
<th>Semester</th>
<th>Current in USD$</th>
<th>Cumulative in USD$</th>
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<tbody>
<tr>
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<td>1 2 3 4 5</td>
<td>Number USD$</td>
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<tr>
<td>Category 3</td>
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<td>Small Grants under Part B.4 of the Project and Grants under Part 3.1.2 of the Project</td>
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<td>Detailed list</td>
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<td>Detail list</td>
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<td>Total in Local Currency</td>
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