Public Disclosure Authorized

Public Disclosure Authorized

CREDIT NUMBER 79930-SN

Financing Agreement

(Senegal Health System Development and Financial Protection Program (NAATANGUE 2030))

between

REPUBLIC OF SENEGAL

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between REPUBLIC OF SENEGAL ("Recipient") and INTERNATIONAL DEVELOPMENT ASSOCIATION ("Association").

WHEREAS, the Recipient has requested (a) an amount of $20,000,000 from the Global Financing Facility for Women, Children and Adolescents Multi-Donor Trust Fund and (b) an amount of $15,000,000 from the Health System Transformation and Resilience Multi-Donor Trust Fund, to contribute to the financing of the operation described in Schedule 1 to this Agreement ("Operation").

NOW THEREFORE 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 eighty three million seven hundred thousand Euros (EUR 83,700,000), as such amount may be converted from time to time through a Currency Conversion (variously, "Credit" and "Financing"), to: (a) assist in financing the program described in Schedule 1 to this Agreement ("Program"); and (b) provide the Rapid Response Option ("RRO").

2.02. The Recipient may withdraw the proceeds of the Financing in accordance with Section IV of Schedule 2 to this Agreement. All withdrawals from the Financing Account shall be deposited by the Association into an account specified by the Recipient and acceptable to the Association.

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 Interest Charge is the greater of: (a) the sum of one and a half percent (1.5%) per annum plus the Basis Adjustment to the Interest Charge; and (b) zero percent (0%) per annum, or such rate as may apply following a Currency Conversion; on the Withdrawn Credit Balance.

2.05. The Payment Dates are February 15 and August 15 in each year.

2.06. The principal amount of the Credit shall be repaid in accordance with Section 3.05 of the General Conditions and the repayment schedule set forth in Schedule 3 to this Agreement.

ARTICLE III — PROGRAM; CONTINGENT EMERGENCY RESPONSE PROJECT

3.01. The Recipient declares its commitment to the objective of the Operation and the Contingent Emergency Response Project ("CERP"). To this end, the Recipient shall: (a) carry out the Operation in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement; and (b) shall carry out, or cause to be carried out, the CERP in accordance with Article V of the Project General Conditions.

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 its minister in charge of finance.

5.02. For purposes of Section 11.01 of the General Conditions:

(a) the Recipient's address is:

Ministère des Finances et du Budget
Rue René N'diaye
B.P. 4017
Dakar
Senegal

(b) the Recipient's Electronic Address is:

Facsimile:	Email:
221-33822-4195	scmbeguere@minfinances.sn

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

Email:
worldbank-senegal@worldbank.org

AGREED as of the Signature Date.

REPUBLIC OF SENEGAL

By Cheikh Diba

Authorized Representative

Name: _____

Title: _____

Date: _____

INTERNATIONAL DEVELOPMENT ASSOCIATION

By Clara de Sousa

Authorized Representative

Name: _____

Title: _____

Date: _____

SCHEDULE 1

Operation Description

The objectives of the Operation are to improve the utilization of quality essential services in nutrition and reproductive, maternal, neonatal, child, and adolescent health, and to strengthen the resilience of the health system.

The Operation includes the Program and the Project.

The Program

The program is a subset of the Recipient's program entitled "*Plan stratégique de santé reproductive, maternelle, néonatale, infantile, des adolescents et de la nutrition*" Reproductive, Maternal, Neonatal, Child, Adolescent Health and Nutrition Strategic Plan (SRMNIA-N, 2024–2030), and supports the following two results areas.

Results Area 1 Enhanced Utilization of Health Services for Women, Children, and Adolescents

1.1 Supporting the expansion and improvement of emergency obstetric and neonatal care, medical emergency response, laboratory services, and management of acute malnutrition through: (a) upgrading infrastructure, deploying qualified personnel, and improving the availability of essential equipment and medicines; (b) installing and equipping of emergency medical units (SAMU) in territorial hubs; (c) purchasing new equipment for laboratory services to support timely diagnosis and management of maternal and neonatal complications; (d) undertaking integrated community-based screening, treatment and alignment of fight against malnutrition with national protocols.

1.2 Supporting health promotion and disease prevention through: (a) strengthening interventions for non-communicable diseases with their integration into primary healthcare through early screening for hypertension, diabetes, community health initiatives, and immunization programs; (b) reinforcing preventive health services through community engagement and outreach, leveraging community health workers; and (c) improving full vaccination coverage among children and adolescents, reducing zero-dose prevalence, and expanding human papillomavirus (HPV) vaccination among adolescents.

1.3. Supporting the expansion of financial protection mechanisms through: (a) increasing enrollment of women and children in the national health insurance system, with systematic registration national strategy and the adoption of enabling regulatory frameworks; (b) developing digital tools and databases; and (c) providing technical assistance to the implementation of the national strategy for systematic enrollment into health insurance by operationalizing subsidized enrollment, digital registration, and coordination with sectoral institutions.

Results Area 2 Strengthening Health System and Resilience

2.1 Supporting the development and operationalizing of a regional multisectoral, multi-hazard early warning system ("One Health") through: (a) undertaking simulation exercises, data sharing protocols, and cross-sectoral coordination mechanisms; (b) strengthening territorial multisectoral governance; (c) strengthening health emergency prevention, preparedness, and response capacities to multisectoral health crisis, including training of frontline workers, community-based surveillance, and integration of infection prevention and control protocols; and (d) strengthening health systems by equipping them to respond to pandemics, climate shocks, and other emergencies.

2.2 Reinforcing health system, including health information systems, infrastructure and equipment, human resources and pharmaceutical supply management, and reforms through: (a) supporting the modernization of health information systems including recruitment and deployment of health data managers; (b) constructing, rehabilitating and equipping climate-resilient mother-child poles, health posts and laboratories with attention to energy efficiency, water and sanitation, and connectivity; (c) improving logistics and procurement systems of pharmaceutical supply chain and nutrition including regulatory capacity building; and (d) supporting the implementation of a national strategy to for the deployment of health workers in hardship areas.

The Project

The Project consists of the following activities:

1. Providing technical assistance for: (a) strengthening institutional capacity and multisectoral coordination; (b) supporting the implementation of reforms and risk management; (c) capacity building across various entities.

2. Supporting the coordination of the Operation and ensuring compliance of the Recipient with its obligations under this Agreement and for the use of the grants which may be provided (including with the fiduciary, environmental and social obligations of the Recipient when implementing the activities included in the Project, monitoring, evaluation, audit and reporting on the activities included in the Operation, recruitment of the independent verification agent, verification of the results achieved under the Program and withdrawal applications).

3. Supporting household surveys and data management.

SCHEDULE 2

Program Execution

Section I. Implementation Arrangements

A. Institutional Arrangements for the implementation of the Operation

1. General

The Recipient shall vest overall responsibility for the implementation of the Operation in the ministry in charge of health and shall maintain the implementation arrangement described in this Agreement throughout the implementation of the Operation.

2. Steering Committee

(a) The Recipient shall vest responsibility for strategic guidance and oversight of the Operation's implementation in the Steering Committee whose mandate and composition will be amended and consolidated in a public legal instrument for the purpose of this Operation not later than ninety (90) days after the Effective Date, and shall ensure that its terms of reference, composition and resources remain satisfactory to the Association throughout the period of implementation of the Operation.

(b) The Steering Committee shall be chaired by the Recipient's minister in charge of health.

(c) The Steering Committee shall include senior representatives from, among others, the Recipient's ministries involved in this Operation and the Implementing Agencies.

(d) The Steering Committee shall be responsible for overseeing the implementation of the Operation and among others, for monitoring the Program's consistency with the Reproductive, Maternal, Neonatal, Child, Adolescent Health and Nutrition (RMNCAH-N) Strategic Plan and avoids duplication.

3. Technical Committee

(a) The Recipient shall establish, no later than ninety (90) days after the Effective Date, and thereafter maintain throughout the implementation of the Operation, the Technical Committee which shall include a focal point for each Implementing Agency.

(b) The Technical Committee shall be responsible for ensuring the operational implementation of Steering Committee's guidelines with respect to the Program, the effective technical implementation of the activities to be carried out in each Implementing Agency it represents and the resolution of the challenges which may have an adverse impact on the achievement of the objective of the Operation including approving technical documents; mobilizing resources for the implementation; ensuring the coordination and the collaborative implementation of all actors involved in the implementation of the Operation; validating and monitoring activities, budgets and the monitoring and evaluation plans, and support sectoral actors in their contributions to the Program.

4. Coordination Unit

The Recipient through its ministry in charge of health, shall no later than ninety (90) days after the Effective Date, expand the mandate of the Coordination Unit to include its services for this Operation, and provide for its reporting line for this Operation and expand the terms of reference of its well performing key staff; or establish a Coordination Unit in a manner acceptable to the Association; and maintains throughout the implementation of the Operation, the Coordination Unit, with composition, attribution and resources acceptable to the Association, as further described in the Operational Manual. Without limitation to the immediately foregoing provision, (a) the Coordination Unit shall be responsible to: (i) coordinate day to day the activities implemented under the Operation, including the activities carried out with other stakeholders contributing to the implementation of the Program and the achievement of the DLRs; (ii) ensure compliance of the activities implemented under the Project with the environmental, social and fiduciary obligations of the Recipient included or referred to in this Agreement; (iii) monitor, evaluate and report on the implementation of the activities included in the Operation; and (iv) request the disbursements for the financing of the Operation, including the contracting of the independent verification agent, the provision of data and reports on results achieved, and the preparation of withdrawal applications; (b) the Coordination Unit shall include the following key staff: one (1) coordinator, one (1) financial management specialist, one (1) procurement specialist, one (1) monitoring and evaluation specialist, one (1) environmental and social specialist, one (1) accountant and (1) internal auditor each one recruited or formally assigned to the Coordination Unit, on the basis of terms of reference, qualifications and experience acceptable to the Association.

B. Operational Manual

1. The Recipient shall develop and adopt an Operational Manual in form and substance acceptable to the Association, no later than three (3) months after the Effective Date, or any later date agreed by the Association, and thereafter ensure that, throughout the implementation of the Operation, the Operational Manual

remains acceptable to the Association, in case of inconsistencies between the provisions of the Operational Manual and those of this Agreement, the provisions of this Agreement shall prevail.

2. Without limitation to the provisions of Section I.B.1 of this Schedule, the Operational Manual shall clearly distinguish between the provisions which are applicable to the implementation and financing of activities included in the Project and those which are applicable to the implementation and financing of the activities included in the Program. It shall contain detailed provisions applicable to the Financing as well as other financings provided by the Association using donors' funds: (a) administrative, procurement, financial management and monitoring and evaluation procedures; (b) environmental and social management policies, instruments and procedures, including a complaints and grievance redress mechanism; (c) the Program Action Plan; (d) detailed arrangements for verification of achievement of the DLRs (including the collection of data and the Verification Protocol); (e) coordination and oversight arrangements for the Operation including a clear definition of the respective roles and responsibilities of each entity involved in the implementation of the Program; and (e) the standard manual for financial management procedures including the financial management modalities applicable to this Operation.

3. The Recipient: (i) shall ensure that the Operation is carried out in accordance with the Operational Manual; and (ii) shall not assign, amend, abrogate, or waive, or permit to be assigned, amended, abrogated, or waived, any of its provisions without the prior written agreement of the Association.

C. Program Action Plan

The Recipient shall:

(a) carry out the actions set forth in the Program Action Plan, or cause those actions to be carried out, in accordance with the schedule set out in the said Program Action Plan and in a manner satisfactory to the Association;

(b) except as the Association and the Recipient shall otherwise agree in writing, not assign, amend, abrogate, or waive, or permit to be assigned, amended, abrogated, or waived, the Program Action Plan, or any provision thereof; and

(c) maintain, or cause to be maintained, policies and procedures adequate to enable it to monitor and evaluate the implementation of the Program Action Plan in a manner and substance satisfactory to the Association.

D. Annual Work Plans and Budgets for the activities included in the Project

1. The Recipient shall, not later than ninety (90) after the Effective Date for the Fiscal Year in which this Agreement shall become effective, and November 30 of each subsequent Fiscal Year, consolidate and furnish to the Association for the Association's no objection, a consolidated annual program of activities proposed for implementation under the Project during the following Fiscal Year, together with a proposed budget. Said draft annual work plan and budget may also include the activities included in the Program.

2. Without limitation to the provision of Section I.D. of this Schedule, each annual work plan and budget prepared under Section I.D.1 of this Schedule shall set forth: (i) a detailed description of the planned activities, including any proposed conferences and training, under the Project (and as the case may be the Program) for the period covered by the plan; (ii) the sources and proposed use of funds therefor; (iii) procurement and environmental and social safeguards arrangements therefor, as applicable, and; (iv) responsibility for the execution of said activities, budgets, start and completion dates, outputs and monitoring indicators to track progress of each activity.

3. The Recipient shall exchange views with the Association on each such proposed consolidated annual work plan and budget and take into account comments which the Association may have on the activities included in the Project, before finalizing its annual work plan and budget not later than one (1) month after the date referred to in Section I.D.1 of this Schedule (once finalized, an "Annual Work Plan and Budget").

4. The Recipient shall carry out the activities included in each of the Annual Work Plans and Budgets during the Fiscal Year to which they relate. Annual Work Plans and Budgets may be revised during the Fiscal Year to which they relate, with the prior written agreement of the Association to the extent such changes relate to the Project.

E. Environmental and Social Standards applicable to the Project only.

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 necessary and appropriate measures to resolve, or facilitate the resolution of, such concerns and grievances, in a manner acceptable to the Association.

F. Verification Agent

The Recipient shall:

(a) appoint by not later than ninety (90) days after the Effective Date and thereafter maintain, at all times during the implementation of the Program, a verification agent (or agents) having experience and qualification, and under terms of reference, satisfactory to the Association ("Verification Agent"), to verify the data and other evidence supporting the achievement of one or more Disbursement Linked Results ("DLRs") and recommend corresponding withdrawals to be made thereunder, as applicable; and

(b) ensure that the Verification Agent: (i) carries out the verification process(es) in accordance with the Verification Protocol; and (ii) submits to the Recipient and the Association the corresponding verification reports in a timely manner and in form and substance satisfactory to the Association.

Section II. Excluded Activities

The Recipient shall ensure that the Program excludes any activities which:

A. in the opinion of the Association, are likely to have significant adverse impacts that are sensitive, diverse, or unprecedented on the environment and/or affected people; or

B. involve the procurement of: (1) works, estimated to cost US$50,000,000 equivalent or more per contract; (2) goods, estimated to cost US$30,000,000 equivalent or more per contract; (3) non-consulting services, estimated to cost US$30,000,000 equivalent or more per contract; or (4) consulting services, estimated to cost US$15,000,000 equivalent or more per contract.

Section III. Program Monitoring, Reporting and Evaluation

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

2. Without limitation upon the provision of Section 5.13 of the Program General Condition, the Recipient shall prepare and furnish or cause to be prepared and furnished periodic ACG Reports, in form and substance satisfactory to the Bank not later than forty-five (45) days after the end of each calendar semester, covering the calendar semester.

Section IV. Withdrawal of the Proceeds of the Financing

A. General

1. Without limitation upon the provisions of Article II of the General Conditions, the Recipient may withdraw the proceeds of the Financing: (a) in accordance with the Disbursement and Financial Information Letter for the Operation, to finance Program Expenditures (inclusive of Taxes), on the basis of DLRs achieved by the Recipient, as measured against specific indicators ("Disbursement Linked Indicators" or "DLIs") and Eligible Expenditures (inclusive of Taxes) for the Project; and (b) in accordance with the Disbursement and Financial Information Letter for the CERP, to finance 100% of Eligible Expenditures (inclusive of Taxes) for the CERP; 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.

2. The following table specifies each category of withdrawal of the proceeds of the Financing (including the Disbursement Linked Indicators, Eligible Expenditures for the Project and Eligible Expenditures for the CERP as applicable) ("Category"), the Disbursement Linked Results for each Category (as applicable), and the allocation of the amounts of the Financing to each Category:

Category (including Disbursement Linked Indicator as applicable)	**Disbursement Linked Result (as applicable)**	**Amount of the Financing Allocated (expressed in EUR)**	**Percentage of Eligible Expenditures Financed (inclusive of Taxes**
(1) DLI #1: Health facilities offering Comprehensive Emergency Obstetric and Newborn Care quality services	EUR 784 687 for each additional health facility (Type 2 health center) that meets at least 75% of the defined CEmONC quality criteria	12 552 827	Not applicable
(2) DLI #2: Prenatal consultations including diabetes	EUR 4,65 for each pregnant woman in the intervention areas who is screened for both hypertension (blood pressure	4 185 000	Not applicable

Category (including Disbursement Linked Indicator as applicable)	Disbursement Linked Result (as applicable)	Amount of the Financing Allocated (expressed in EUR)	Percentage of Eligible Expenditures Financed (inclusive of Taxes
and hypertension screening	taken) and diabetes (fasting blood glucose test) during an antenatal care visit		
(3) DLI #3: Health insurance coverage in the Target Population	EUR 9,06 for each eligible individual (informal-sector woman age 15–49 or child under 5 in Targeted Areas) who is newly enrolled in the national health insurance and issued a membership card	10 881 000	Not applicable
(4) DLI #4: Establishment of a regional multi-risk and multisectoral early warning system with a One Health approach	EUR 732 375 for each regional multi-risk EWS mechanism that is established and fully operational	5 859 000	Not applicable
(5) DLI #5: Health facilities with full complement of maternal and child health tracer drugs and products	EUR 66 960 for each health facility that reports no stock-out of all essential MCH tracer medicines/products during the preceding 3-month period	1 674 000	Not applicable
(6) DLI #6: Construction of mother-child poles and construction or rehabilitation of new health facilities and laboratories	EUR 928 309,09 for each new or rehabilitated health facility delivered under the Program – including mother-child units in hospitals, health centers or posts, or regional excellence laboratories – that is completed, equipped, and meets defined climate adaptation criteria	20 422 800	Not applicable
(7) DLI #7: Nutrition budget	EUR 1 841 400 for each annual increase of at least CFAF 500,000,000 in the budget allocated to community nutrition (relative to the previous year's allocation)	9 207 000	Not applicable

Category (including Disbursement Linked Indicator as applicable)	Disbursement Linked Result (as applicable)	Amount of the Financing Allocated (expressed in EUR)	Percentage of Eligible Expenditures Financed (inclusive of Taxes
(8) DLI #8: Health workers recruited and deployed to hard to serve areas	EUR 10 044 for each additional health worker who is recruited under the incentive scheme and deployed to a designated hardship area (remote or underserved region)	5,022,000	Not applicable
(9) DLI #9: New data managers deployed to regional health directorates or districts in target regions to improve health data management	EUR 94 967,3 for each new health information system (HIS) officer (or data manager) recruited and deployed to a regional health directorate or district in the targeted regions	4,938,300	Not applicable
(10) DLI #10: Resource mobilization for the RMNCAH-N Strategic Plan	- EUR 83 700 for each cumulative increase of at least US$ 10 million in annual budget allocations to the eligible priority budget lines of the RMNCAH-N Strategic Plan, as approved under the relevant Finance Law, compared to the preceding fiscal year - EUR 33 480 for each year in which the average timeliness release of budget allocation rate across all concerned entities is at least 95% for issuance within one month of payment claims and certifications for "goods and services" and "investments" expenditures - Annual disbursement of 0%, 25%, 50%, 75%, or 100% of EUR 50 220 based on achievement of 0 to 4 performance points, with one point awarded for each	418,500 167,400 251,100	

Category (including Disbursement Linked Indicator as applicable)	Disbursement Linked Result (as applicable)	Amount of the Financing Allocated (expressed in EUR)	Percentage of Eligible Expenditures Financed (inclusive of Taxes
	expenditure category meeting its applicable third-quarter budget execution threshold		
(11) Goods, works, non-consulting services, consulting services Training and Operational Costs for the Project	N/A	8,121,073	100%
(12) Eligible Expenditures for the CERP	[column to be left blank]	0	
(13) Complementary Financing for the Cat DDO	[column to be left blank]	0	
TOTAL AMOUNT		**83,700,000**	

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made:

   (a) on the basis of DLRs achieved prior to the Signature Date;

   (b) for any DLR under Category (1) to (10), until and unless the Recipient has furnished evidence satisfactory to the Association that said DLR has been achieved;

   (c) for Eligible Expenditures under Category (12), until and unless the Association has notified the Recipient that the conditions set forth in Section 5.15 (a) of the Project General Conditions have been fulfilled; or

(d) for the Complementary Financing for the Cat DDO under Category (13), 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. Notwithstanding the provisions of Part B.1(b) of this Section, the Recipient may withdraw: (i) an amount not to exceed € 18,895,275 as an advance; provided, however, that if the DLRs in the opinion of the Association, are not achieved (or only partially achieved) by the Closing Date, the Recipient shall refund such advance (or portion of such advance as determined by the Association in accordance with the provisions stated in the second column of the table in Section IV.A.2 of this Schedule) to the Association promptly upon notice thereof by the Association. Except as otherwise agreed with the Recipient, the Association shall cancel the amount so refunded. Any further withdrawals requested as an advance under any Category shall be permitted only on such terms and conditions as the Association shall specify by notice to the Recipient.

3. 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) (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 full in this Agreement, except that: (a) the term "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 term "Credit Account", "Grant Account" or "Financing Account" (or such equivalent terms) shall be deemed to refer to the Credit Account for this Credit.

4. The Closing Date is June 30, 2031.

SCHEDULE 3

Repayment Schedule

The Recipient shall repay the principal amount of the Credit in accordance with the table set forth below.

Date Payment Due	Principal Amount of the Credit repayable (expressed as a percentage)*
On each February 15 and August 15:	
commencing August 15, 2031 to and including February 15, 2051	**2.5%**

* 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

Section I. Definitions

1. "ACG Report" means the Recipient's periodic report, to be prepared by OFNAC, in accordance with this Agreement and the provisions of the Anti-Corruption Guidelines, including whether or not there has been: (a) any credible and material allegations and other indications of fraud and corruption under the Program which come to the Recipient's OFNAC attention during such period; (b) any investigations launched by OFNAC into such allegations, their progress and findings; and (c) any remedial or corrective actions taken or planned in response to such allegation or the findings of such investigations.

2. "Annual Work Plan and Budget" means the plan and corresponding budget to be prepared annually by the Recipient in accordance with Section I.D.1 and 2 of Schedule 2 to this Agreement, which has been finalized in a manner which incorporates the comments provided by the Association in accordance with Section I.D.3 of Schedule 2 to this Agreement.

3. "Anti-Corruption Guidelines" means, for purposes of paragraph 5 (a) of the Appendix to the Program General Conditions, the Association's "Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing," dated February 1, 2012, and revised July 10, 2015.

4. "Basis Adjustment to the Interest Charge" means the Association's standard basis adjustment to the Interest 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.

5. "Cat DDO" means the financing provided under the Cat DDO Legal Agreement with a deferred drawdown option for catastrophe risks.

6. "Cat DDO Legal Agreement" means the agreement between the Recipient and the Association or the Bank, as the case may be, for the Cat DDO, whose closing date is after the date when the Recipient requests the withdrawal of the Complementary Financing for the Cat DDO, as further specified by the Recipient in such request for withdrawal.

7. "Category" means a category set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.

8. "CNDN" means *Conseil National pour le Développement de la Nutrition, the* National Council for Nutrition Development.

9. "CFAF" means the currency having legal tender on the Recipient's territory.

10. "Complementary Financing for the Cat DDO" means the amount of the Credit allocated to the category entitled "Complementary Financing for the Cat DDO" in the table set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.

11. "Comprehensive Emergency Obstetric and Newborn Care" or "CEmONC" means a set of medical services and interventions provided at health facilities, including but not limited to the management of obstetric emergencies, surgical procedures such as cesarean sections, blood transfusions, neonatal resuscitation, and care for newborns experiencing complications, aimed at ensuring the health and survival of mothers and newborns during pregnancy, childbirth, and the immediate postnatal period.

12. "Coordination Unit" means (i) the COVID-19 Coordination Unit, as revised in accordance with Section I.A.4 of Schedule 2 to this Agreement; or (ii) any other coordination unit established in a manner acceptable to the Association.

13. "COVID-19 Coordination Unit" means the coordination unit established by the Recipient under the Senegal COVID-19 Response Project (Credit No. 6599-SN).

14. "Disbursement Linked Indicator" or "DLI" means in respect of a given Category, the indicator related to said Category as set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.

15. "Disbursement Linked Result" or "DLR" means in respect of a given Category, the result under said Category as set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement, on the basis of the achievement of which, the amount of the Financing allocated to said result may be withdrawn in accordance with the provisions of said Section IV.

16. "Environmental and Social Commitment Plan" or "ESCP" means the environmental and social commitment plan for the Project, dated February 25, 2026, 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.

17. "Environmental and Social Standards" or "ESSs" means, for purposes of paragraph 56 of the Appendix to the General Conditions, the standards referenced in said paragraph, effective on October 1, 2018, as published by the Association

18. "EWS" means Early Warning System.

19. "Fiscal Year" or "FY" means a period of twelve consecutive calendar months starting on January 1 each year.

20. "General Conditions" means Program General Conditions or the Project General Conditions, as applicable.

21. "HCNSS-OH" means *Haut Conseil National pour la Sécurité Sanitaire – One Health*, the High National Council for Health Security – "One Health".

22. "Implementing Agency" means, individually, the MSHP directorates and services, the ministry in charge of infrastructure, SEN-CSU, CNDN and HCNSS-OH and "Implementing Agencies" means, collectively, the MSHP directorates and services, the ministry in charge of infrastructure, SEN-CSU, CNDN and HCNSS-OH.

23. "MCH" means Maternal and Child Health.

24. "MSHP" means *Ministère de la Santé et de l'Hygiène Publique*, the Recipient's ministry in charge of health and public hygiene or any successor thereto in charge of health.

25. "OFNAC" means *Office National de Lutte contre la Fraude et la Corruption, OFNAC*, the National Agency for the Fight Against Fraud and Corruption.

26. "Operating Costs" " means the reasonable incremental expenditures, as approved by the Association through an Annual Work Plan and Budget, for salaries of contractual staff (other than consultants), per diems, office rental, office supplies, utilities, conveyance, travel and boarding/lodging allowances, operation and maintenance of office equipment and vehicles, advertising expenses and bank charges, insurance, media broadcastings, newspaper subscriptions, periodicals, and printing and stationery costs incurred by the Project Coordination Unit in connection with the management, coordination and supervision of Project's activities and disbursement of the funds allocated to DLRs, which expenditures would not have been incurred absent the Project, but excluding salaries and salary top-ups of the Recipient's civil servants.

27. "Operational Manual" means the manual adopted by the Recipient for the implementation in accordance with Section I.B.1 and 2 of Schedule 2 to this Agreement.

28. "Procurement Regulations" means, for purposes of paragraph 85 of the Appendix to the Project General Conditions, the "World Bank Procurement Regulations for IPF Borrowers", dated 18 February 2025.

29. "Program Action Plan" means the Recipient's plan dated February 10, 2026, and referred to in Section I.C of Schedule 2 to this Agreement, as may be amended from time to time with the prior written agreement of the Association.

30. "Program General Conditions" means the "International Development Association General Conditions for IDA Financing, Investment Project Financing", dated December 14, 2018 (last revised on July 1, 2025).

31. "Project General Conditions" means the "International Development Association General Conditions for IDA Financing, Program-for-Results Financing", dated December 14, 2018 (last revised on July 1, 2025).

32. "Rapid Response Option" or "RRO" means the use of all or any portion of the Credit 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.

33. "SAMU" means *service d'assistance médicale et d'urgence*.

34. "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.

35. "Steering Committee" means the steering committee established in accordance with Section I.A.2, as its composition may be amended from time to time as needed for the Program.

36. "Target Population" means, for health insurance (DLI 3), women age 15-49 and children under 5 years of age.

37. "Targeted Areas" means the eight entire priority regions (Matam, Louga, Diourbel, Kaolack, Kaffrine, Tambacounda, Sédhiou and Kédougou) and three departments (Rufisque, in Dakar region, Tivaouane, in Thies region and Vélingara, in Kolda region).

38. "Technical Committee" means the committee to be established by the Recipient in accordance with Section I.A.3.

39. "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.

40. "Verification Agent" means the Recipient's consultant(s) to be selected and appointed in accordance with the provisions of Section I. F of Schedule 2 to this Agreement for purposes of carrying out the verification of the Recipient's achievement of the DLRs.

41. "Verification Protocol" means the protocol agreed between the Recipient and the Association, dated February 10, 2026 setting forth the means, procedures and evidence to be relied upon for certifying the achievement of the DLRs, as well as the responsible entities thereof, and the content and/or format of the reports to be furnished to the Association in support therefor, as the same may be amended from time to time with prior written agreement of the Association.