

Public Disclosure Authorized

OFFICIAL DOCUMENTS

CREDIT NUMBER 6002-BD

Financing Agreement

(Bangladesh Regional Connectivity Project 1)

between

PEOPLE'S REPUBLIC OF BANGLADESH

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

Dated

December 7 , 2017

CREDIT NUMBER 6002 -BD

FINANCING AGREEMENT

AGREEMENT dated, December 7, 2017, entered into between PEOPLE'S REPUBLIC OF BANGLADESH ("Recipient") and INTERNATIONAL DEVELOPMENT ASSOCIATION ("Association"). The Recipient and the Association hereby agree as follows:

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

- 1.01. The General Conditions (as defined in the Appendix to this Agreement) constitute an integral 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, on the terms and conditions set forth or referred to in this Agreement, a credit in an amount equivalent to one hundred ten million eight hundred thousand Special Drawing Rights (SDR 110,800,000) (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 IV of Schedule 2 to this Agreement.
- 2.03. The Maximum Commitment Charge Rate payable by the Recipient on the Unwithdrawn Financing Balance shall be one-half of one percent (1/2 of 1%) per annum.
- 2.04. The Service Charge payable by the Recipient on the Withdrawn Credit Balance shall be equal to three-fourths of one percent (3/4 of 1%) per annum.
- 2.05. The Payment Dates are May 15th and November 15th 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 Part 1 through Bangladesh Land Port Authority, Part 2 through the Ministry of Commerce and Part 3 through the National Board of Revenue; all in accordance with the provisions of Article IV of the General Conditions.
- 3.02. Without limitation upon the provisions of Section 3.01 of this Agreement, and except as the Recipient and the Association shall otherwise agree, the Recipient shall ensure that the Project is carried out in accordance with the provisions of Schedule 2 to this Agreement.

ARTICLE IV — EFFECTIVENESS; TERMINATION

- 4.01. The Effectiveness Deadline is the date ninety (90) days after the date of this Agreement.
- 4.02. For purposes of Section 8.05(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 date of this Agreement.

ARTICLE V — REPRESENTATIVE; ADDRESSES

- 5.01. The Recipient's Representative is the Senior Secretary/Secretary, or any Additional Secretary, or Joint Secretary/Joint Chief, Deputy Secretary/Deputy Chief, Senior Assistant Secretary/Senior Assistant Chief, Assistant Secretary/Assistant Chief of the Economic Relations Division of the Ministry of Finance.
- 5.02. The Recipient's Address is:

Economic Relations Division
Ministry of Finance
Sher-e-Bangla Nagar
Dhaka 1207
Bangladesh
Facsimile: +88029180788/+88029180671

6.03. The Association's Address is:

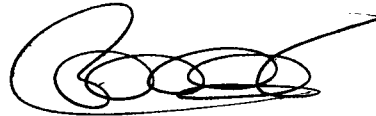
International Development Association
1818 H Street, N.W.
Washington, D.C. 20433
United States of America

Cable:	Telex:	Facsimile:
INDEVAS Washington, D.C.	248423 (MCI)	1-202-477-6391

AGREED at Dhaka, People's Republic of Bangladesh, as of the day and year first above written.

PEOPLE'S REPUBLIC OF BANGLADESH

By



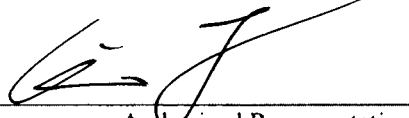
Authorized Representative

Name: Kazi Shofiquil Azam

Title: Secretary

INTERNATIONAL DEVELOPMENT ASSOCIATION

By



Authorized Representative

Name: Qimiao Fan

Title: Country Director for Bangladesh

SCHEDULE 1

Project Description

The objective of the Project is to improve conditions for trade through improving connectivity, reducing logistics bottlenecks and supporting the adoption of modern approaches to border management and trade facilitation.

The Project consists of the following parts:

Part 1: Invest in infrastructure, systems and procedures to modernize key Selected Land Ports essential for trade with India, Bhutan and Nepal.

- (a) Carrying out development and improvement works at selected land ports, including installing a modern border management system.
- (b) Improving physical security infrastructure and access risks systems at the Benapole land port.
- (c) Supporting Bangladesh Land Port Authority (“BLPA”) in managing and administering this Part 1, including providing technical assistance for supervising works.

Part 2: Enhance trade sector coordination and economic empowerment and opportunities in trade for women

- (a) Developing (pilots) programs to support female traders and entrepreneurs, including, *inter alia*: (i) developing skills to connect women traders to regional and global value chains; (ii) analyzing and developing required infrastructure, logistics and transport services for women traders at key trade/border points and along key supply chains; (iii) simplifying trade regime and clearance procedures for women traders; and (iv) creating a women traders network to exchange knowledge, support capacity development and improve data collection on women traders.
- (b) Providing capacity development support for the inter-ministerial National Trade and Transport Facilitation Committee (“NTTFC”) including, *inter alia*: (i) to effectively coordinate trade-related agencies; and (ii) to ensure proper functioning of Project governance mechanisms.
- (c) Improving the Bangladesh Trade Portal (“BTP”) and setting up a national enquiry point for trade, including, *inter alia*: (i) enhancing BTP to expand its coverage of export related goods; and (ii) ensuring updating BTP on a regular basis.

Part 3: Implement National Single Window and Customs Modernization Plan

Implementing a national single window system with associated customs modernization requirements.

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. Project Coordination Committee

The Recipient shall maintain, throughout the period of Project implementation, the inter-ministerial National Trade and Transport Facilitation Committee ("NTTFC") with a mandate, composition and resources satisfactory to the Association. Without limitation on the foregoing, the NTTFC shall: (a) be chaired by the Minister of MOC and comprise working groups responsible for providing technical advice to the Project Implementing Units including, *inter alia*, the Border Management and Infrastructure Working Group, the National Single Window Group, and the Women Traders and Entrepreneurs Working Group, and (b) meet as frequently as necessary to: (i) provide strategic and policy direction on all Project activities; (ii) facilitate the coordination of Project activities; and (iii) address any obstacle during Project implementation.

2. Project Implementing Units

- (a) By no later than one (1) month after the Effective Date, the Recipient shall establish and thereafter maintain, throughout the period of Project implementation, in each of the Implementing Agencies, a Project Implementation Unit ("PIU") with functions and resources satisfactory to the Association, and with staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association. Without limitation on the foregoing, each PIU shall: (a) be headed by one (1) full-time Project director and one (1) deputy Project director; (b) be composed of relevant technical experts, and specialists in, *inter alia*, procurement, financial management, environment, social safeguards and monitoring and evaluation and reporting; and (c) be responsible for, *inter alia*, carrying out the management, financial management, performance evaluations, safeguards, monitoring and reporting activities of its respective part under the Project.
- (b) With respect to Part 1 of the Project, the Recipient shall:
- (i) prior to carrying out any activity under such Part, establish, and thereafter maintain throughout the period of Project implementation, an environmental and social management cell within BLPA comprised of environmental and social staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association; and

- (ii) prior to commencing construction activities under such Part, appoint, and thereafter maintain throughout the period of Project implementation, environmental, health and safety specialists in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association.

3. Bid/proposal Evaluation Committees

Without limitation on the provisions of paragraph 1 above, the Recipient through the Implementing Agencies shall ensure that bid/proposal evaluation committees are formed in a manner acceptable to the Association. The Recipient shall also ensure that BLPA and NBR shall each form a bid/proposal evaluation committee for internationally advertised contracts for works, IT systems, and consulting services through firms, where each of the committees shall have six (6) members including one (1) international procurement expert, one (1) international technical expert, one (1) local procurement consultant and three (3) other members of the respective Implementing Agency.

4. Other Arrangements

By no later than two (2) months after the Effective Date, the Recipient shall constitute, and thereafter maintain in an adequate manner throughout the period of Project implementation, an audit committee with functions and resources satisfactory to the Association, and with staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association.

B. Expenditures to be Exclusively Financed with Counterpart Funds

- 1. The Recipient shall at all times remain the entity duly authorized and responsible for land acquisition and resettlement, compensation and rehabilitation or other associated assistance during Project implementation.
- 2. The Recipient shall: (a) ensure that the following are financed exclusively out of its own resources or other resources of the Recipient and not out of the proceeds of the Financing; and (b) provide, promptly as needed, the resources needed for this purpose: (i) all land required for the purposes of the Project; (ii) all resettlement and rehabilitation compensation and other assistance to Displaced Persons, in each case in accordance with and each applicable RAP; and (iii) customs and value-added taxes on imports; and (iv) recurrent expenditure such as workshop allowances, sitting allowances, cash per diems, honoraria and fuel.

C. Anti-Corruption

The Recipient shall ensure that the Project is carried out in accordance with the provisions of the Anti-Corruption Guidelines.

D. Safeguards

1. The Recipient shall ensure that the Project is carried out in accordance with the provisions of the EMF, the RPF, the SEDCDF and the relevant Safeguard Assessments and Plans.
2. The Recipient shall ensure or cause to be ensured, that all consultants' services including studies to be supported under the Project, are carried out under terms of reference satisfactory to the Association following its review thereof and, to that end, such terms of reference shall duly incorporate the requirements of the Association's Safeguards Policies and be disclosed and consulted upon in accordance with the Association's Safeguard Policies.
3. Whenever an additional or revised Safeguard Assessment and Plan shall be required for any proposed Project activity in accordance with the provisions of the EMF, the RPF and/or the SEDCDF, as the case may be, the Recipient shall:
 - (a) prior to the commencement of such activity, proceed to have such Safeguard Assessment and Plan: (i) prepared and publicly consulted on in accordance with the provisions of the EMF, the RPF and the SEDCDF, as the case may be; (ii) furnished to the Association for review and approval; and (iii) thereafter adopted and disclosed as approved by the Association, in a manner acceptable to the Association;
 - (b) thereafter take such measures as shall be necessary or appropriate to ensure compliance with the requirements of such Safeguard Assessment and Plan; and
 - (c) in the case of any resettlement activity under the Project involving Displaced Persons, ensure that no displacement shall occur before necessary resettlement measures consistent with the RAP applicable to such activity have been executed, including, in the case of displacement, full payment to Displaced Persons of compensation and of other assistance required for relocation, prior to displacement.
4. The Recipient shall not amend, abrogate or waive, or permit to be amended, abrogated or waived, the EMF, the RPF, the SEDCDF or any Safeguard Assessments and Plans, unless the Association has provided its prior approval thereof in writing, and the Recipient has complied with the same consultation and disclosure requirements as applicable to the original adoption of the said instruments.
5. Without limitation on its other reporting obligations under this Agreement, the Recipient shall collect, compile and submit to the Association every six (6) months (or such other frequency as may be agreed with the Association) consolidated

reports on the status of compliance with the EMF, the RPF, the SEDCDF and the Safeguard Assessments and Plans, giving details of: (a) measures taken in furtherance of the said instruments; (b) conditions, if any, which interfere or threaten to interfere with the smooth implementation of the said measures; and (c) remedial measures taken or required to be taken to address such conditions.

6. In the event of any conflict between the provisions of any of the EMF, the RPF, the SEDCDF or the Safeguard Assessments and Plans, and the provisions of this Agreement, the provisions of this Agreement shall prevail.
7. The Recipient shall establish, prior to the carrying out of any activities under the Project, and thereafter maintain until completion of the Project, an independent Grievance Redress Mechanism, acceptable to the Association, as per the requirements of the RPF.
8. The Recipient shall carry out citizens' engagements and user satisfaction surveys, under terms of reference satisfactory to the Association: (i) within twelve (12) months after the Effective Date; (ii) at mid-point of the Project; and (iii) no later than six (6) months before the Closing Date.

Section II. Project Monitoring, Reporting and Evaluation

A. Project Reports

The Recipient through the Implementing Agencies shall monitor and evaluate the progress of the Project and prepare Project Reports in accordance with the provisions of Section 4.08 of the General Conditions and on the basis of the indicators acceptable to the Association. Each Project Report shall cover the period of six (6) months and shall be furnished to the Association not later than forty-five (45) days after the end of the period covered by such report.

B. Financial Management, Financial Reports and Audits

1. The Recipient shall maintain or cause to be maintained a financial management system in accordance with the provisions of Section 4.09 of the General Conditions.
2. Without limitation on the provisions of Part A of this Section, the Recipient through the Implementing Agencies shall prepare and furnish to the Association as part of the Project Report, not later than forty-five (45) days after the end of every six (6) months, interim unaudited financial reports for the Project covering such period of six (6) months, in form and substance satisfactory to the Association.
3. The Recipient through the Implementing Agencies shall have Financial Statements audited in accordance with the provisions of Section 4.09 (b) of the General

Conditions. Each audit of the Financial Statements shall cover the period of one (1) fiscal year of the Recipient. The audited Financial Statements for each such period shall be furnished to the Association not later than six (6) months after the end of such period.

Section III. Procurement

All goods, works, non-consulting services and consulting services required for the Project and to be financed out of the proceeds of the Financing shall be procured in accordance with the requirements set forth or referred to in the Procurement Regulations and the provisions of the Procurement Plan.

Section IV. Withdrawal of the Proceeds of the Financing

A. General

1. The Recipient may withdraw the proceeds of the Financing in accordance with the provisions of Article II of the General Conditions, this Section, and such additional instructions as the Association shall specify by notice to the Recipient (including the “Disbursement Guidelines for Investment Project Financing” dated February 2017, as revised from time to time by the Association and as made applicable to this Agreement pursuant to such instructions), to finance Eligible Expenditures as set forth in the table in paragraph 2 below.
2. The following table specifies the categories of Eligible Expenditures that may be financed out of the proceeds of the Credit (“Category”), the allocations of the amounts of the Credit to each Category, and the percentage of expenditures to be financed for Eligible Expenditures in each Category:

Category	Amount of the Credit Allocated (expressed in SDR)	Percentage of Expenditures to be Financed (inclusive of Taxes except for customs duties and valued-added taxes on imports)
(1) Goods (excluding vehicles), works, non-consulting services, consultants' services, Incremental Operating Costs and Training Costs under: (a) Part 1 of the Project (b) Part 2(a) and 2(b) of the Project (c) Part 3 of the Project	55,400,000 5,150,000 49,500,000	100% 100% 100%
(2) Goods, non-consulting services, consultants' services, Incremental Operating Costs and Training Costs under Part 2(c) of the Project	750,000	100% for each Fiscal Year and up to and including FY2019-2020
TOTAL AMOUNT	110,800,000	

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made for payments made prior to the date of this Agreement.
2. The Closing Date is December 31, 2023.

SCHEDULE 3

Repayment Schedule

Date Payment Due	Principal Amount of the Credit repayable (expressed as a percentage)*
On each May 15 th and November 15 th , commencing May 15, 2023 to and including November 15, 2054	1.5625%

* 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 3.03 (b) of the General Conditions.

APPENDIX

Section I. Definitions

1. "Anti-Corruption Guidelines" means 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. "Association's Safeguards Policies" means the Association's operational policies and procedures set forth in the Association's Operational Manual under OP/BPs 4.01, 4.02, 4.03, 4.04, 4.07, 4.09, 4.10, 4.11, 4.12, 4.20, 4.36, 4.37, and 7.50, or any successor thereof, as said manual is published under www.WorldBank.org/opmanual.
3. "Bangladesh Land Port Authority" and the acronym "BLPA" mean the authority under the Recipient's Ministry of Shipping responsible for managing land ports in the territory of the Recipient, or any successor(s) thereto.
4. "Bangladesh Trade Portal" and the acronym "BTP" mean the Recipient's portal hosted by MOC aimed to make it easier and less costly for business to import and export goods.
5. "Border Management and Infrastructure Working Group" means the working group led the Recipient's Ministry of Shipping and referred to in Section I.A.1 of Schedule to 2 to this Agreement.
6. "Category" means a category set forth in the table in Section IV of Schedule 2 to this Agreement.
7. "Displaced Persons" means persons who, on account of the execution of the Project, have experienced or would experience direct economic and social impacts caused by: (a) the involuntary taking of land, resulting in: (i) relocation or loss of shelter; (ii) loss of assets or access to assets; or (iii) loss of income sources or means of livelihood, whether or not such persons must move to another location; or (b) the involuntary restriction of access to legally designated parks and protected areas, resulting in adverse impacts on the livelihood of such persons.
8. "Environmental Management Framework" and the acronym "EMF" mean the framework for Parts 1 and 2 of the Project acceptable to the Association, dated December 15, 2016 and duly disclosed on BLPA's website, setting forth the policy framework, principles, standards, processes and institutional arrangements to be applied to assess potential adverse environmental impacts associated with activities under Part 1 of the Project and any other project component with potential environmental implications, and the ways to avoid, minimize, mitigate or

offset them, including public consultation, disclosure and reporting; as such framework may be revised, supplemented or updated from time to time with the prior agreement between the Recipient and the Association.

9. “Environmental Management Plan” and the acronym “EMP” mean: (a) the plan acceptable to the Association dated December 20, 2016, updated on January 11, 2017 and duly disclosed on BLPA’s website for the land port at Sheola; and (b) each plan acceptable to the Association and to be prepared in accordance with the EMF, pursuant to Section I.D of Schedule 2 to this Agreement, each such plan in form and substance satisfactory to the Association, and defining details of measures to manage potential environmental risks and mitigate, reduce and/or offset adverse environmental impacts associated with the implementation of activities under the Project, together with adequate budget, institutional, monitoring and reporting arrangements capable of ensuring proper implementation of, and regular feedback on compliance with, its terms; as each environmental management plan may be revised, supplemented or updated from time to time with the prior written agreement between the Recipient and the Association.
10. “Fiscal Year” means a fiscal year of the Recipient, commencing on July 1st of each calendar year and ending on June 30rd of the subsequent calendar year.
11. “General Conditions” means the “International Development Association General Conditions for Credits and Grants”, dated July 31, 2010.
12. “Grievance Redress Mechanism” means the system to be established and implemented by the Recipient under the Project, which shall meet the requirements set forth in the RPF and be acceptable to the Association, be designed to track complaints regarding the Project, guide resolution of such complaints, and track and publicize resolution of such complaints, as such system may be updated from time to time by prior written agreement between the Recipient and the Association.
13. “Implementing Agency” means any of the following entities: BLPA, NBR and MOC, or any successor(s) thereto; and “Implementing Agencies” means all such entities together.
14. “Incremental Operating Costs” means the reasonable costs required for the day-to-day coordination, administration and supervision of Project activities, including leasing and/or routine repair and maintenance of vehicles, equipment, facilities and office premises, office supplies, utilities, consumables, communication expenses, translation, printing, photocopying and postal expenses, bank charges, advertising expenses, insurance, costs of clearing, forwarding, inspection, survey and transportation of goods, Project-related meeting expenses, Project-related travel, provided that such Operating Costs are paid to the eligible recipient through banking system (except for petty cash expenses following Recipient’s existing policy); but excluding salaries, per diem, fuel, allowances and honorarium of

officials of the Recipient's civil service and/or other sitting allowances and honorarium of any other nature.

15. "Ministry of Commerce" or the acronym "MOC" mean the Recipient's Ministry of Commerce, or any successor thereto.
16. "National Board of Revenue" or the acronym "NBR" refer to the Recipient's apex authority for tax administration, or any successor thereto.
17. "National Single Window Group" means the working group led NBR and referred to in Section I.A.1 of Schedule to 2 to this Agreement.
18. "National Trade and Transport Facilitation Committee" and the acronym "NTTFC" mean the committee referred to in Section I.A.1 of Schedule 2 to this Agreement.
19. "Procurement Plan" means the Recipient's procurement plan for the Project, dated March 7, 2017 and provided for under Section IV of the Procurement Regulations, as the same may be updated from time to time in agreement with the Association.
20. "Procurement Regulations" means the "World Bank Procurement Regulations for Borrowers under Investment Project Financing", dated July 1, 2016.
21. "Project Implementation Unit" and the acronym "PIU" mean the unit referred to in Section I.A.2(a) of Schedule 2 to this Agreement.
22. "Resettlement Action Plan" and the acronym "RAP" mean: (a) the plan acceptable to the Association dated December 20, 2016 and duly disclosed on BLPA's website for the land port at Sheola; and (b) each plan acceptable to the Association and to be prepared under Part 1 of the Project, and any other activities which require a RAP, in accordance with the RPF in form and substance satisfactory to the Association, and containing, a program of actions, measures and policies for compensation and resettlement of Displaced Persons, including the magnitude of displacement, compensation and resettlement arrangements, budget and cost estimates, and sources of funding, together with adequate institutional, monitoring and reporting arrangements capable of ensuring proper implementation of, and regular feedback on compliance with its terms; as each resettlement action plan may be revised, supplemented or updated from time to time with the prior agreement between the Recipient and the Association.
23. "Resettlement Policy Framework" and the acronym "RPF" mean the framework for Part 1 of the Project acceptable to the Association, dated November 1, 2016 and duly disclosed on BLPA's website, setting forth, *inter alia*, the principles and objectives governing resettlement preparation and implementation, and a description of the process for preparing and approving resettlement plans under Part 1 of the Project; as such framework may be revised, supplemented or updated

from time to time with the prior agreement between the Recipient and the Association.

24. "Safeguard Assessment and Plan" means any EMP, RAP and SEDCDP prepared or to be prepared by the Recipient in accordance with the EMF, the RPF and the SEDCDF, as the case may be, and the provisions of Section 1.D of Schedule 2 to this Agreement; and "Safeguard Assessments and Plans" means, collectively, all such assessments and plans.
25. "Small Ethnic and Disadvantaged Communities Development Plan" and the acronym "SEDCDP" mean each plan acceptable to the Association and to be prepared on the basis of the SEDCDF, detailing the specific actions, measures and policies designed to address any impact on Small Ethnic Communities and facilitate the achievement of the objectives of the SEDCDF; as said plan and any annexes or schedules to such plan, may be revised from time to time with the prior written approval of the Association.
26. "Small Ethnic and Disadvantaged Communities" means, for purposes of the Project and in a generic sense, distinct, disadvantaged, social and cultural groups (including tribes, minor races, ethnic sects and communities) possessing the following characteristics in varying degrees: (a) self-identification as members of a distinct indigenous cultural group and recognition of this identity by others; (b) collective attachment to geographically distinct habitats or ancestral territories in the project area and to the natural resources in these habitats and territories; (c) customary cultural, economic, social, or political institutions that are separate from those of the dominant society; and (d) an indigenous language, often different from the official language of the country or region.
27. "Small Ethnic and Disadvantaged Communities Development Framework" and the acronym "SEDCDF" mean the framework acceptable to the Association dated November 1, 2016, part of the RPF and specifically for the Small Ethnic and Disadvantaged Communities, setting the policies and procedures to ensure that ethnic and disadvantaged communities affected by the Project receive culturally appropriate social and economic benefits, and if any potential adverse effects on such communities are identified, measures to ensure their effects are avoided, minimized, mitigated, or compensated, as well as the preparation of SEDCDPs during the implementation of the Project, as said framework may be revised from time to time with the prior written consent of the Association, and such term includes any annexes or schedules to such framework.
28. "Training" means the reasonable costs required for the participation of personnel involved in training activities, seminars and workshops under the Project which have been approved by the Association in writing on annual basis, including: (a) travel, hotel, and subsistence costs for training, seminars and workshop participants provided that such allowances are paid directly to the eligible recipient

using the banking system; and (b) costs associated with rental of training, seminar and workshop facilities, preparation and reproduction of training, seminar and workshop materials, costs of academic degree studies, and other costs directly related to training course or workshop preparation and implementation, but excluding Recipient's civil service sitting allowances and honorarium of any other nature.

29. "Women Traders and Entrepreneurs Working Group" means the working group led MOC and referred to in Section I.A.1 of Schedule to 2 to this Agreement.