Each country plan consists of several projects. Project planning responsibility rests with the Project Officer (eg. a Senior Urban Development Specialist from the Social Infrastructure Division of the Infrastructure Department). The Project Officer may arrange one or more fact-finding field missions during the preparation of a project plan and these will culminate in a Project Preparation Study under the Bank's Technical Assistance Program. This study will normally determine project feasibility and justification and detailed costing. Examples are shown opposite this page.

Loans are made to cover all or part of the cost of one or several related projects. The Central Loan Administration Services Division, part of the Central Projects Services Office becomes involved here. The Country Officer, Project Officer and a Project Specialist from the Central Loan Administration Services Division act as a committee in making a recommendation to the Board of the Bank for loan approval. Once a loan has been made the responsibility for project execution passes to an executing agency representing the government of the recipient country. This agency will make all purchases. The Bank staff will advise on and monitor project progress.

As you can see from some sample loan descriptions on the opposite page, the fact that projects are not directly executed by the Bank is complicated by the use of Consultants. Of the 83 proposed loans being considered by the Bank at the end of 1985, 66 will definitely make use of consultants and in a further seven cases the decision on whether consultants would be required had yet to be made. Consultants can strongly influence product choice. The argument has been made, but not proven, that some Bank staff tend to favour consultants of their own nationality and that the combination of the key Bank staff member and consultant of the same nationality may also tend to favour product suppliers from their country.