



## **Central Bank of Lesotho**

# **Request for Proposal Acquisition and Implementation of an Extraction and Data Analysis Software**

**Request for Proposal No: *CBL/fnc/TC/8/C/TC/10/2009***

**Re-issue date: *September 24, 2009***

### **Submission Location:**

*Tender Box Reception area*

*Central Bank of Lesotho*

Cnr. Moshoeshe & Airport Roads

Maseru, Lesotho

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# 1 Executive Summary

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## Extraction and Data Analysis Software

Computer-assisted techniques are a mandatory part of auditing large organizations with voluminous transaction files. Computer assistance can also add efficiency and effectiveness to audits of medium-sized and smaller organizations. Today, readily available software and computer hardware make it feasible to use computer-assisted auditing with organizations of analyses.

Well designed software to facilitate the audit of the Bank, with the specified requirements in section 3, is needed by the Bank. The ultimate goal of using such software is to automate audit functions while reducing dependence on Bank's staff and manual audit techniques.

The Extraction and Data Analysis software program must consist of integrated applications that can be useful in virtually any audit setting. As with all software, the key facets of computer-based audit software are input, processing and output. That is, the auditor is concerned with getting client data into the system, manipulating the data and producing output that documents the audit

The full requirements are detailed throughout the sections of this RFP. Section 2 provides administrative information for prospective proponents while section 3 addresses the work to be done and the approach. In order to ensure completeness and consistency of responses, proponents are to prepare their proposal in accordance with the format provided in section 2.3 (Proposal preparation).

## 2 Administrative Requirements Section

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The following terms will apply to this Request for Proposal (RFP) and to any subsequent Contract. Submission of a proposal in response to this RFP indicates acceptance of all the following terms.

### 2.1 Request for Proposal Information

#### 2.1.1 Terminology for this RFP

Throughout this RFP, the terminology is used as follows:

- a) **“Bank”** means the Central Bank of Lesotho;
- b) **“Contract”** means the written agreement resulting from this RFP executed by the Bank and the Contractor;
- c) **“Contractor”** means the successful Proponent to this RFP who enters into a written Contract with the Bank;
- d) **“Executive Committee”** means the high-level management committee of the Bank composed of the Governors and Department Heads.
- e) **“Must”, or “Mandatory”** means a requirement that failure to meet shall result in disqualification;
- f) **“Proponent”** means an individual or body corporate that submits, or intends to submit, a proposal in response to this RFP;
- g) **“Should” or “Desirable”** means a requirement having a significant degree of importance to the objectives of the RFP.
- h) **“Tender Committee”** means the Central Bank of Lesotho Tender Committee established by the Governor to issue, receive, assess tenders and recommend selection of successful proponents for the procurement of goods and services.
- i) **“Information & Communications Technology (ICT) Committee”** means a committee commissioned by the Governor to rationalise ICT strategies, monitor activities and advise the Executive Committee accordingly.

### 2.1.2 Delivery of Proposal

An original and one copy suitable for redistribution should be deposited in the Tender Box at the Reception area of the Bank.

Facsimile or E-mail copies are not acceptable. All envelopes should be sealed, showing no identification of proponent and clearly marked:

Tender for supply of Extraction and Data Analysis System

**Ref: CBL/fnc/TC/8/C/TC/10/2009**

### 2.1.3 Project Time-Frames

Closing Date and Time: All proposals must be delivered by: **no later than 1430hrs on Friday October 09, 2009**

### 2.1.4 Contact Persons

Technical enquiries relating to the business requirement should be directed, in writing, to;

Name: Mr. T. Lebakeng  
Title: Business Solutions Developer  
Tel: (+266) 22232234  
Fax: (+2266) 22310051  
E-mail: tlebakeng@centralbank.org.ls

Administrative inquiries arising from this RFP should be directed, in writing, to;

Name: Mr. N. Molapo  
Title: Secretary, Tender Committee  
Tel: (+266) 22232091  
Fax: (+266) 22310051 / 22310679  
E-mail: nmolapo@centralbank.org.ls

### 2.1.5 Reference Material

Any required reference material will be provided upon request, if available.

## 2.2 Request for Proposal Process

### 2.2.1 Clarification

Any queries relating to this RFP must be addressed in writing to the relevant person designated in 2.1.4 above. Responses will be sent to the enquirer and posted on the Bank's website.

### 2.2.2 Eligibility

Proposals will not be evaluated if the Proponent's current or past corporate or other interests may, in the Bank's opinion, give rise to a conflict of interest in connection with this project. Only proposals that comply with all the requirements of this RFP will be considered.

### 2.2.3 Evaluation and Selection

Only proposals delivered and received properly as specified in 2.1.2 above will be checked first against the Mandatory criteria. Any of them ***not*** meeting all the Mandatory criteria will be rejected without further consideration.

Those that ***do*** meet the Mandatory criteria will then be assessed and scored against the desirable criteria. The Bank is not bound to accept the lowest or any bid.

## 2.3 Proposal Preparation

### 2.3.1 Proposal Format

Evaluation of proposals is made easier when proponents respond in a similar manner. The following format and sequence should be followed in order to provide consistency in proponent response and ensure each proposal receives full consideration:

- a) One page letter of introduction identifying the proponent and signed by the person or persons authorised to sign on behalf of, and bind the proponent to, statements made in the proposal.
- b) Title Page, showing RFP number, proponent's name and address, proponent's telephone number, and a contact person.
- c) Table of contents including page numbers.
- d) A short summary of one or two pages stating the key features of the proposal.
- e) The body of the proposal to include the following elements:

#### APPROACH

- Should describe in detail how the project will be conducted;
- Must provide a brief description of key activities, their projected start and completion dates and project milestones;
- Must clearly indicate how the Banks deliverables will be produced;
- Must identify how the proponent intends to perform internal quality assurance on project deliverables; how changes will be managed and how issues will be resolved.

#### DELIVERABLES

- Must clearly state the deliverables produced e.g. project documentation (Paper and/or electronic format with their number of copies), status reports, minutes of meetings, hardware & software, etc.

### PACKAGE FEATURES

- Should provide in detail the functionality provided by the proposed product, the technical environment required as well as other general features of the product such as customizability, security, reliability, interoperability, portability, scalability, ease of use, operational platform independence, usage concurrency, number of users, etc;

### PROPONENT EXPERIENCE

- Should provide a brief summary of suitability of the proponent which outlines specifically the vendor's track record and experience relevant to this project;
- Where activities were performed as a subcontract or a joint venture, this should be clearly indicated, stating extent of involvement as well as the subcontractor's track record and experience relevant to this project;

### PRODUCT GUARANTEES

- Should provide a brief description of any guarantees/warrantees available on the supplied product(s).

### REFERENCES

- Proposals should be accompanied by a minimum of two relevant project references preferably from previous implementation sites. A list of previous implementation sites and/or any known package sites with the sites' contact details should also be availed so that they can be contacted during the proponent selection for this RFP;

### PROJECT COSTS

- Should provide all costs associated to the project including product costs, implementation costs, license fees, support/maintenance/consultancy fees, training and any other related costs.

### PAYMENT SCHEDULE

- Should provide a schedule indicating the project stages at which payments will be made.
- The payments on the schedule should be linked to the deliverables

### TRAINING PROVISION

- Should provide the information pertaining to the provision of training including duration, types of training, minimum number of participants, training resources and their types, etc.

### MAINTENANCE & SUPPORT PROVISION

- Should provide a proposal for the service level agreement pertaining to the provision of maintenance. This proposal should include the information such as guaranteed response times, guaranteed maximum repair times, procedures for reporting problems, support mechanisms to be used, etc.

f) Any additional information, brochures, etc. should take the form of appendices.

#### 2.3.2 Costs of Responding

Proponents are solely responsible for their own costs in preparing the proposal and for subsequent negotiations with the Bank, if any. If the Bank elects to reject a proposal, the Bank will not be liable to any Proponent for any claims in preparing the proposal whatsoever.

#### 2.3.3 Proposal Validity & Firm Pricing

Proposals should be valid for at least 60 days after the closing date and prices are to be fixed for the entire contract period.

#### 2.3.4 Currency and Taxes

Prices quoted are to be:

- a) in Maloti (1 LSL = 1 ZAR);
- b) inclusive of 14% Value Added Tax
- c) in accordance to applicable Lesotho laws

### 2.3.5 Compliance to Tax Obligations

Certified copies of Lesotho Revenue Authority (LRA) Tax Clearance certificates or other relevant authority certificates must be submitted together with the bid.

## 2.4 Additional Information

### 2.4.1 Modification of Terms

The Bank reserves the right to modify the terms of this RFP at any time in its sole discretion. This includes the right to cancel this RFP at any time prior to entering into a Contract with the successful Proponent.

### 2.4.2 Ownership of Proposals

All proposals, including supporting documents, submitted to the Bank become the property of the Bank.

### 2.4.3 Confidentiality of Information

All proposals submitted by proponents shall be held in strict confidence and will not be revealed to any other party.

All Information pertaining to the Bank obtained by the Proponent as a result of participation in this project is confidential and must not be disclosed without written authorisation from the Bank.

## 3 Business Requirements Section

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### 3.1 Requirements and Project Scope

#### 3.1.1 Background

The Internal Audit Division of the Central Bank of Lesotho is charged to analyse huge numbers of financial transactions going through Bank books. As auditors, it is their responsibility to analyse these transactions and ultimately to form an opinion as to whether or not the transactions confirm to pre-determined patterns. But with this huge number of transactions, it's impossible to analyse everything manually, so what is the alternative? The answer is what is known as data extraction and analysis software.

#### 3.1.2 Project Objectives

The main objectives of the project are:

- a) To improve data analysis function of the Internal Audit Division
- b) To improve the Internal Audit Division's service delivery through the reduction of time and effort required for analysing data.

#### 3.1.3 Project Scope

In order for the Bank to gain the maximum benefit from the exercise, the proponent will be expected to:

- a) Study the Central Bank's environment and propose, supply, test and implement the system and/or related hardware and software at the Bank.
- b) Supply the system's documentation in the form of installation media, software licenses, user manuals, administration manuals, etc.
- c) Provide onsite user and administration training to selected personnel from the Bank.

### 3.1.4 Deliverables

The following deliverables will be expected from this exercise:

- a) Project Charter
- b) Project Plan for carrying out the implementation
- c) Requirements Specification
- d) Audit Software to implement
- e) License keys for the software and all its components
- f) Software Test Report
- g) Operational data extraction and analysis software
- h) System's documentation in the form of installation media, user and administration manuals, software licenses, etc.
- i) Trained personnel in the usage and administration of the system
- j) Maintenance Contract/Service Level Agreement
- k) Project Sign-off

### 3.1.5 Required Functionality

#### 3.1.5.1 Extraction and Data Analysis Software

It is software that you load on your computer, generally a laptop, and take into the field with you on an audit.

**Extraction:** One can then extract your client's data and import it into the software as a database.

**Analysis:** The software will allow you to analyze the data.

The software that is able to import a wide range of different types of data files. During the import a file and its field statistics are created. A file that contains the information of the original data file put in various types of fields. A user can drill down the file statistics, and see the field values underlying them. Where one can browse through the file, search for desired records, sort and index the records, extract records fulfilling certain criteria, search for duplicates and gaps, summarize and stratify records and export files (e.g. to MS Excel). These measures should be supported by functions that help in applying measures to desired records. The functions resemble those in MS Excel. Functions can also be used in making various virtual fields, the contents of which are typically determined from other fields, through a formula. In addition user should make pivot tables, age analyses and Bedford analyses plan and draw samples and statistically evaluate audit findings in sampled transaction. When several files exist a user must join, append and compare them, and create action fields, i.e. fields having relationship to a field of another file. The software with the following processes:

Satisfy financial statement auditing objectives

- Accuracy – checking totals and calculations
- Analytical Review – comparisons, profiling, stratifying
- Validity – duplicates, exceptions, statistical samples
- Completeness – gaps and matches
- Cut-off – date and number sequence analysis
- Valuation – Accounts Receivable and inventory provisions

### **Internal auditing**

- Policy compliance
- Value for money
- Exception testing
- Analysis
- Matches and comparisons

### **Fraud investigation**

- Purchases and payments – supplier validity, account analysis
- Payroll – cross-matching, calculations
- Money laundering – large values, round amounts, frequent movement  
Management reports and analysis
- Ratio calculation and analysis
- Summarization and ranking
- Performance measures
- Profiling
- Inventory analysis
- Cash flow analysis

#### **3.1.5.2 Data Extraction**

The system is expected to have the following data extraction methods in order to help users to quickly have data to be audited in time.

##### *Direct Extraction*

Extractions or exception testing used to identify items which satisfy a specific characteristic.

##### *Indexed Extraction*

This extraction option allows a user to limit the scope of data for which the system searches in the database. An indexed extraction saves time when reviewing large databases.

### *Key Value Extraction*

This extraction option allows a user to generate a series of secondary databases quickly from common values found in a main database. Key value extraction does not require one to create equations to perform the extraction.

### *Top Records Extraction*

This extraction option allows one to generate a database of the first specified records for each unique key.

## **Import**

Import almost any file type from almost any source, the solution should also seamlessly import XML files, and specific accounting packages via downloadable import plug-ins and reports printed to files and PDF.

## **Data Reader**

The solution should have powerful component that has tools for importing data from complex systems. Rather than dealing with raw data, a user must create a report using system tools, save the report to a file (PRN or PDF), then use data reader to describe and capture the data into the system.

## **Bad Data**

Some validation must take place when data is extracted to the system that is when a file is imported and Date, Numeric, Time, or Virtual fields contain invalid data, a bad data database must be generated. In the imported database, the invalid field data should be marked to indicate an error. If a change in a field type or the application of an equation to a virtual field results in invalid data, data should also be marked as an error.

## **Export**

The system's databases should be exported in all common formats for word processors and spreadsheets, plus HTML and XML. It must also create PDF and RTF files for databases, reports and results.

## **Compare**

The system must be able to identify differences in a numeric field within two files for a common key. Files could be compared at two points in time. A user should be able to compare a numeric field from different systems.

### **3.1.5.3 Data analysis**

#### **Core data analysis functions**

The solution must have the following common data analysis functions mentioned below:

#### **Aging**

It must produce aged summaries of data based on established cutoff dates

#### **Append/Merge**

It should be able to combine two files with identical fields into a single file. An example would be to merge two years worth of accounts payable history into one file.

#### **Calculated Field/ Functions**

It must create a calculated field (which can use a Field/ function such as ABS for the absolute value of Functions the field) using data within the file. For example, the net payroll pay to an employee could be recalculated using the gross pay field and deducting any withholding/taxes

#### **Cross Tabulate**

It must allow a user to analyze character fields by setting them in rows and columns. By cross-tabulating character fields, one can produce various summaries, explore areas of interest, and accumulate numeric fields.

#### **Digital Analysis/ Benford's Law**

Audit technology designed to find abnormal duplications of specific digits, digit combinations, specific numbers, and round numbers in corporate data. Since the objective is to find abnormal duplications, auditors need a benchmark that indicates a normal level of duplication. Benford's Law gives auditors the expected frequencies of the digits in tabulated data. The premise is that we would expect

authentic and unmanipulated data to exhibit these patterns. If a data set doesn't follow these patterns, this may be a cause for auditor concern and review

### **Duplicates**

It must identify duplicate items within a specified field in a file. For example, this report could be used to identify duplicate billings of invoices within the sales file

### **Export**

It must create a file in another software format (for example, Excel, Word) for testing. An example would be to export customer address information to Word for "Mail Merge"ing to customer confirmation letters

### **Extract/Filter**

It should extract specified items from one file and copies them to another file, normally using an "if" or "where" statement.

### **Gaps**

It must identify gaps within a specified field in a file. For example, identify any gaps in cheque sequence

### **Index/Sort**

It must sort a file in ascending or descending order.

### **Join/Relate**

It must combine specified fields from two different files into a single file using key fields. This function is used to create relational databases on key fields. It can also be done in an unmatched fashion to identify differences between data files.

### **Regression**

Regression analysis using statistical means to calculate a dependent variable balance (such as net sales) based on various independent variables (for example, product purchases, inventory levels, number of customers, etc.).

### **Sample**

It must create random or monetary unit samples from a specified population

### **Statistics**

It must calculate various statistics on a selected numeric field. These may be total positive items, negative items, average balance, etc.

#### **Stratify**

It must count the number and dollar value of records of a population falling within specified intervals. Stratifications also provide a useful view into the largest, smallest, and average dollar transactions.

#### **Summarize**

It should be able to accumulate numerical values based on a specified key field. An example would be summarizing travel and entertainment expense amounts by employee to identify unusually high payment amounts.

#### **Test grouping**

These are groups of tests all designed to be run simultaneously on a specific report or area of the accounts, e.g. journals listings, trade receivables, fixed assets, etc

#### **Highlight differences**

It should be to highlight the differences between two different versions of a report

#### **Outlier extraction**

It should be able to search for records which lie at the extremes of a population (e.g. all invoices that exceed 3 times the average for that supplier)

#### **3.1.5.4 Reporting**

The Bank requires a system that will provide the staff with the ability to catalogue all vital supporting documentations store the information and easily access the documents with a keyword search or free text search. Pertinent documents and files that will be hyper-linked to the text in the audit reports enabling professionals and advisors easy access to supporting documentation and previous versions during the report review process. The audited bodies will be able to receive an electronic copy of

the report including the documentation, supporting the Bank's draft report so as to enable them to comment on it. The system that will also facilitate the incorporation of advisors comments into the draft and the final audit report. The electronic archive that will provide an additional benefit of allowing various departments in the Bank to access information on audited bodies in order to prepare future audit reports, thus the system will serve as part of the knowledge management infrastructure in the Bank.

### 3.1.6 Project Budget

The Bank has only limited funds for carrying out the project; hence price will be among the key deciding factors for consideration in the evaluation of proposals.

### 3.1.7 Technical Facilities

The Bank will provide working space and access to its network environment. However the Bank may not provide other technical facilities, hence proponents should provide own requisite facilities.

### 3.1.8 Project Management

The Bank expects proven industry project management techniques to be used in conducting the project.

It is the proponent's responsibility to assume responsibility for the smooth execution of the project. The tasks should include but not be limited to;

- Preparation of the project activity plan including a communication plan.
- Execution of the project activities in accordance to the project plan.
- Undertake periodic reporting on progress on the project
- Creation and maintenance of issues and change logs.
- Quality assurance of all project deliverables

### 3.1.9 Assumptions

It is assumed that

- Both paper and electronic copies of the deliverables will be submitted to the Bank and retained by the same as required.
- The Bank will ensure that required information is provided, if available, upon request by the proponent and will execute its obligations to the project in a timely manner.

## 3.2 Evaluation Criteria

The following criteria will form the basis upon which the evaluation of the proposals will be made and scores assigned. Proposals not meeting Mandatory requirements will receive no further consideration during the evaluation process.

### 3.2.1 Mandatory Criteria

- An original and one copy (suitable for photocopying) of the proposal must be received on time and be deposited in the tender box
- Pricing
  - All-inclusive fixed price proposal quote with breakdown into fees and disbursements.
- Proposal for Service Level Agreement
- Ability to meet a minimum of 75% of the project requirements<sup>1</sup>.
- The proposed solution should have the following key features
  - Documents Capture
  - Document Search
  - Annotation Support
  - Version Control & Management
  - Lifecycle Management
  - Electronic Forms Support
  - Redaction Support
  - Workflow Management
  - Personalization Management
  - Security Features

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<sup>1</sup> See items A) to F) in the Evaluation Criteria Model for the project requirements.

### 3.2.2 Desirable Criteria

Proposals meeting the Mandatory criteria above will be further evaluated as follows:

#### (a) Approach

- Suitability of the methodology to be used to drive out the expected deliverables as outlined in the project descriptions and plans.
- Adequacy of proposed quality assurance on project deliverables
- Suitability of proposed change management and issue resolution strategies

#### (b) Business Requirement Fulfilment

- Extent to which the proposed package offering suits the Bank's requirements with respect to software functionality and quality features specified in 3.1.5 and 3.1.6 respectively.

#### (c) Suitability and Commitment of Proponent

- Suitability of available references
- Availability of product guarantees

#### (d) Market Perception & Product Exposure

- Number of known package sites
- Number of package sites in the banking Sector

#### (e) Training Offering

- Training course(s) provided
- Format of training provided
- Resources for training

#### (f) Support & Maintenance Offering

- Proposed guaranteed maximum repair times
- Proposed guaranteed response times
- Support mechanisms proposed

(g) Costs

- Product Costs
- License Fees Costs
- Support/Maintenance/Consultancy
- Implementation Costs

The evaluation criteria model outlined in Appendix A will be used to score proponent proposals

## Appendix A Evaluation Criteria Model

<b>MANDATORY CRITERIA</b>	<b>0%</b>
1. Original and a redistributable copy of the proposal received on time and deposited in the tender box	Yes/No
2. All-inclusive fixed price proposal quote with breakdown into fees and disbursements	Yes/No
3. Comprehensive proposal for Service Level Agreement	Yes/No
4. Proposal meets a minimum of 75% of project requirements	Yes/No
5. Solution includes all the required key features	Yes/No
Failure to achieve a “Yes” rating for all the Mandatory criteria above will disqualify the proponent’s proposal from further review.	

<b>DESIRABLE CRITERIA</b>	<b>100%</b>
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<b>A) APPROACH</b>	<b>10%</b>
6. Methodology/project plan for producing deliverables	5%
7. Quality assurance strategy	3%
8. Change management and Issue Resolution strategy	2%
<b>B) Business Requirement Fulfilment</b>	<b>40%</b>
9. Required Functionality	30%
10. Package Quality Features	10%
<b>C) Proponent Suitability &amp; Commitment</b>	<b>5%</b>
11. Suitability of references	3%
12. Availability of product guarantees	2%
<b>D) Market Perception &amp; Product Exposure</b>	<b>5%</b>
13. No. of known package sites provided	3%
14. No. of known package site in banking Sector	2%
<b>E) Training Offering</b>	<b>10%</b>
15. Training Participants Accommodated	4%
16. Training Courses	2%
17. Format of Training	2%
18. Training resources	2%

<b>F) Support &amp; Maintenance Offering</b>	<b>10%</b>
19. Guaranteed Repair Time	5%
20. Guaranteed Response Time	2%
21. Support Mechanisms	3%

<b>G) PRICING</b>	<b>20%</b>
22. Product Costs	8%
23. License Fees	4%
24. Support/Maintenance/Consultancy	3%
25. Professional Fees	3%
26. Any Other Costs	2%