

SPECIAL AGROINDUSTRIAL PROCESSING
ZONES (SAPZ) PROGRAM

Terms of Reference
(ToR) for the
Development and
Deployment of an
Integrated Software
Package (MIS) for
Monitoring,
Evaluation and
Knowledge
Management
September, 2025

TERMS OF REFERENCE

DEVELOPMENT, INSTALLATION, CONFIGURATION AND COMMISSIONING OF INTREGRATED SOFTWARE PACKAGE FOR MONITORING, EVALUATION (M&E) AND KNOWLEDGE MANAGEMENT

1. Background to the Program

The Federal Government of Nigeria (FGN) has secured a facility from the African Development Bank (AfDB), International Fund for Agricultural Development (IFAD), and Islamic Development Bank (IsDB) to implement a five-year AfDB/IFAD/IsDB-Assisted Special Agro-Industrial Processing Zone (SAPZ) Program in partnership with the State Governments and Private Investors in seven (7) participating states (Imo, Kaduna, Cross River, Kano, Kwara, Oyo, and Ogun) and Federal Capital Territory (FCT) in the first phase.

The SAPZ Program goal is to increase household incomes, foster job creation in rural agricultural communities, especially for youth and women, and enhance food and nutritional security in Nigeria. The development objective is to support inclusive and sustainable agro-industrial development. The specific objective of the SAPZ program is to increase the competitiveness and business environment of the Nigerian agriculture sector, through the provision of hard and soft infrastructure that would allow the crowding-in of private investment into the sector, both at the upstream and downstream axes of the value chains. At completion, the IFAD's target is to reach 100,000 direct beneficiaries (500,000 indirect beneficiaries) in two (2) states (Kano and Ogun) through the SAPZ Program; such that 50% are women and 40% are youth entrepreneurs. The above figure of target reach includes 5,000 internally displaced persons (IDPs) and 100 people living with disability or households with a member living with disability.

The Program's target groups include enterprise groups (smallholder producers, processors and traders) across various priority crops/commodities identified in the program states. Similarly, value chain services providers (agro-input dealers, extension advisory services providers, etc.), off-takers MSMEs, financial service providers, and so on, would be reached by the SAPZ Program.

Pursuant to the above goals and objectives, the SAPZ has been designed to be implemented through four distinct components, namely:

- i. Component 1- Support the Development of Enabling Infrastructure and Management of Agro-Industrial Zones in Nigeria;
- ii. Component 2- Agricultural Productivity and Production
- iii. Component 3- Policy and Institutional Capacity Development Support
- iv. Component 4- Project Coordination and Management

As part of the programme implementation activities at start, the SAPZ intends to apply part of the IFAD fund to the development and deployment of a robust monitoring and evaluation software that would provide the programme with an effective and efficient management information system

(MIS) with a visual dashboard showcasing the snapshot of key performance indicators of the programme. This is necessary to track the progress of achievement of project activities and interventions over time and space as evident in the annual workplan and budget, track beneficiaries' locations as well as populate a general database for the programme.

2. Background of the Assignment

A vital component of the M&E process is setting clear and measurable objectives that guide the collection and analysis of data. The proposed system should be capable of accommodating continuous growth as far as new technologies are concerned. The system should be purpose-built for the projects, relevant stakeholders and beneficiaries' use and support. An efficient M&E system will:

- i. Facilitate continuous data input, analysis, reporting, and storage.
- ii. Facilitate project management, accountability, and learning to improve performance
- iii. Provide reporting functionalities for all implementing and executing actors collaboratively.
- iv. Define administrative rights and data exchange levels.
- v. Integrate various project components and ensure effective measurement of inputs, outputs, and outcomes.
- vi. Support expansion and integration of new projects.
- vii. Include knowledge management interfaces and visualization dashboards

This ToR guides the development of the integrated M&E and Knowledge Management system for project activities, including digital innovations, technologies, and tools in project areas in Nigeria. The selected vendor will play a critical role in ensuring effectiveness and sustainability, as well as monitoring and measuring the impact of project progress. Thus, ultimately, the system enhances the provision of evidence and reporting of Nigeria's agricultural productivity and farmer livelihoods. The ToR outlines the scope of work and expected deliverables for the M&E system. The system should be able to integrate with other project activities related to bundled services, evouchers, and farmer registries. This RFP aims to ensure the development, installation, and commissioning of a comprehensive, integrated, and effective M&E system, as well as developing a detailed Monitoring and Evaluation Manual. A standout feature of the system is its ability to provide automated reports on project Key Performance Indicators (KPIs) and recommend progress and broader policy options, enabling strategic decision-making.

2. Objectives of the Consultancy

The main objective of this consultancy is to provide a time-tested, robust, flexible and user-friendly monitoring and evaluation (M&E) software, monitoring and evaluation manual, and performance

monitoring plan (PMP) to support the SAPZ Programme in building a database of its activities for ease of tracking of performance achievements and results along the line of key performance indicators. This integrated MIS software is part of the efforts at digitalizing the entire SAPZ ecosystem in the five participating states of Cross-River, Imo, Kaduna, Ogun, and Oyo and the National Coordination Office.

The Specific Objectives of the consultancy are to:

- a. Review similar M&E software such as the ones deployed by other donor-funded programmes and projects in Nigeria to adapt relevant features.
- b. Review the SAPZ Chart of Accounts developed in Flexible Accounting Software with the intention of adapting the codes for workplan and budget preparation, thereby linking the AWPB with disbursements;
- c. Review similar M&E software, manual and performance monitoring plan (PMP) of existing donor-assisted programmes/projects like the ATASP-1, VCDP, LIFE-ND, and others.
- d. Review the SAPZ Programme documents to gain better insight of the design, key performance indicators, target beneficiaries, stakeholders and coverage with a view to creating a better content provision for the software.
- e. Develop a user-friendly, gender-responsive flexible but robust and centralized integrated M&E system across multiple projects to ensure cohesive tracking and evaluation of the SAPZ Programme; with potential for periodic expansion (upgrade), and capable of consolidating data on all value chain actors and MSMEs, and generating workplans and budgets, reports.
- f. Create a monitoring and visualization dashboard for real-time progress tracking and reporting.
- g. Monitor user interactions, identify bugs, gather feedback, and assess overall user satisfaction with project activities and digital tools used to execute the projects.
- h. Build a system that maps and tracks indicators relevant to the deployment and impact of the project's activities. Once integrated, the M&E system will serve as a tool for monitoring project result (indicators) and a means of enhancing the technical capacity and expertise of relevant staff, making it an integral part of all project activities
- i. To provide technical advisory services in integrating all the M&E systems across all the projects, mainly focusing on system specifications and requirements.
- j. Foster the development of an integrated M&E system for all the projects and build staff capacity, equipping them with the necessary skills to utilize the M&E system effectively.

- k. Ensure the scalable M&E system is adaptable to all existing projects, new project activities, and tracking requirements; while also having knowledge management features to support organizational learning and decision making. (Monic feature: this open-source M&E system that has components for Monitoring, theories of change, logical frameworks, and knowledge management). It allows users to store documents in folders, share them with groups and link them to various items, facilitating knowledge sharing and collaboration.
- 1. Systemize and streamline the integration of the M&E system in accordance with AfDB-funded NAGS-AP database, IFAD's ICT4D strategy, Nigeria country ICT strategies, and other ongoing programs and project result frameworks.
- m. Prepare a comprehensive M&E manual and Performance Monitoring Plan (PMP) for the SAPZ Programme.
- n. Design and develop a database of SAPZ actors (smallholder farmers, agro-processors, agro-dealers, off-taker MSMEs, and other value chain actors for ease of data management, reporting, budgeting, planning, performance monitoring (tracking) and real-time visualization (dashboard) of the key performance indicators.
- o. Develop a customized offline and online mobile data collection application for the M&E software to enable seamless data collection and transmission/update to the database.

4. Scope of Work

The integrated M&E software consultancy shall be carried out by a reputable firm having a lead consultant with demonstrable experience and capacity to coordinate the entire exercise of developing a multiple-user M&E software to be deployed in each of the AfDB-SAPZ Programme implementing states (5 states and the National Coordination Office). The deployment in the National Coordination Office will serve as the central database for all the programme implementing states. The lead consultant and team members must be experienced in agriculture, food security and donor-funded rural development project programming, with high level competencies in systems analysis and computerized information management to successfully undertake this assignment. The scope of the work includes, but not limited to:

i) Review of Relevant material

- a. Study and review the existing M&E software (MIS) of relevant AfDB-funded programmes such as the ATASP-1, and other related programs such as LIFE-ND, and VCDP to adopt their best features and fix identified gaps in the proposed SAPZ Programme M&E software.
- b. Review of the SAPZ Flexible Accounting Software to adapt the coding pattern and link same to the Workplan and budget.

- c. Carry out a desk review of SAPZ Programme documents (appraisal reports, design reports, programme implementation manual, accounting software report, etc.), paying critical attention to the key performance indicators, monitoring and evaluation reporting requirements and disaggregation peculiarities (levels of indicators/results, components/sub-components, state, gender/youth, and by donor).
- d. Hold periodic meeting with the critical stakeholders (SAPZ management, AfDB, IFAD, IsDB, FMAFS/PCU, existing donor projects) for demo presentations at specific milestones of the software development process.

ii) Development of a user-friendly and gender-responsive integrated M&E System

Design, test and deploy integrated M&E and Knowledge Management System that:

- a. Set up and configure a proven integrated software package with inherent facilities and utilities that enables data capture, analysis, and reporting for impact assessment purposes; as required for M&E to:
 - Track the progress of SAPZ activities/interventions, beneficiaries, data collection, data aggregation, data analysis, data visualization and reporting (state report, by donor, quarterly report and consolidated report) of progress of achievements) along the line of donors' core indicators and SAPZ key performance indicators.
 - Catalogue the SAPZ Programme performance indicators by components, and descriptions.
- b. Consolidates data (real time) from multiple agricultural projects (E-Voucher program, Farmer Registry, and Bundled Agricultural Services) utilizing digital tools and technologies and ensures consistency and compatibility of data across different projects and platforms.
- c. Provides for bi-monthly data collection via an online platform, ensuring real-time updates and adjustments and delivering a baseline report. For instance, by the end of a specified period e.g. monthly, mid-term evaluation, and final impact assessments
- d. Integrate data from various sources, including user interactions, feedback, system logs, and external data sources (e.g., weather data, market prices).
- e. Training and testing of the integrated M&E system
- f. Roll out and deployment of the M&E system
- g. Procure all required licences for the integrated software package with guarantee of timely and hitch-free renewals as may be required by the proprietors; and also provide advisory services for timely update of the software package to guarantee continuous availability and reliability.

h. Develop a suitable mobile data collection application that is compatible with the MIS software, and capable of online and offline functionality.

iii) Preparation of comprehensive M&E Manual and Performance Monitoring Plan

- a. Prepare a comprehensive M&E Manual
- b. Prepare a comprehensive Performance Monitoring Plan

iv) Capacity Building and Transfer of Knowledge

- a. Develop a user-friendly monitoring and visualization dashboard that provides real-time insights into project performance and impact, and ensures the dashboard supports various data visualization formats (charts, graphs, maps).
- b. Conduct a pilot test of the integrated software and the associated central database to ensure its functionality.
- c. Develop and implement a capacity-building program to train the different user groups on the effective use of the M&E platform.
- d. Establish a robust customer support and technical assistance framework
- e. User training on the dashboard usage and navigation for informed decision-making

v) User Metrics and Feedback

- a. Track user interactions with the E-Voucher program, Farmer Registry, and Bundled Agricultural Services, including frequency of use, types of activities performed, and user demographics.
- b. Identify patterns and trends in user behaviour and implement a system for tracking bugs and technical issues reported by users.
- c. Collect and analyze user feedback to identify areas for improvement and measure user satisfaction.

5.0 Desired Features of the Software

Technical Requirements

5.1 The Integragted software package should be compatible with:

i. Geo-Enable Initiative for Monitoring and Supervision (GEMS). That is to say, it should have an inbuilt web based and offline mobile data collection application that is GIS compliant.

- ii. the SAPZ Flexible Accounting Software (and its Chart of Accounts) for ease of linkage of the Workplan in the MIS with disbursments from the Flexible Accounting Software
- iii. other mobile data collection applications/tools such as Kobo Toolbox and ODK for integrated data synchronization is desirable.
- iv. with Excel data format is also desirable.
- v. with analytical software tools such as SPSS, R, and Stata.

5.2 The integrated software package should:

- i. Possess GIS and mapping capability to enable geo-referencing/location of programme activities as well, the development of earth observation products (when necessary).
- ii. Have capacity to produce high resolution (dpi and ppi) images for clear visualization and reporting.
- iii. Support data and information sharing/exchange with higher MIS platforms such as that of the Federal Ministry of Agriculture and Food Security (FMAFS).
- iv. Have access to a large storage capacity for storing large data/information with easy and secured data access and information retrieval.
- v. Exhibit capability for offline mobile data collection.
- vi. Have potential for integration with other mobile data collection applications such as ODK and kobo toolbox.
- vii Possess capacity for data analysis and disaggregation.
- viii. Have capacity to prepare/compile the programme Annual Work-plan and Budget (AWPB) and track its implementation progress on a quarterly, half-year and annual basis. Thus, as a planning tool, it should be able to report the performance on the AWPB in disaggregations of donor, state, programme component, as well as consolidated version.
- ix. Reporting and Data visualization capacity to compile a report along the line of the disaggregations. Usually, quarterly, donor-specific, state, consolidated report should be feasible. Further, visualization is cricitical for the key performance indicators. Hence, a dashboard of the key performance indicators of the SAPZ programme is a necessity. Along this line, compatibility with Power BI is desirable.

- x. The software should provide for gender-responsive M&E templates, checklists, and reporting formats.
- xi. Serve as a general database for the SAPZ Programme.
- xii. User interface must be friendly, standard and simple, requiring just minimal/low computer skill to navigate. In addition, there should be a user feedback mechanism incorporated in the interface.

6.0 Data Security and Privacy

Encryption: Ensure that data is encrypted both in transit and at rest to prevent unauthorised access. Role-Based Access Control: Limit access to sensitive data based on user roles and permission Two-Factors Authentication: Add extra layers of security to prevent unauthorised access.

Data Backups: Regular backups ro ensure that data is safe in case of system failures or naturals disasters.

Firewalls and Network Security: Implement roburst firewalls and network security measures to prevent hacking and data breaches.

The integrated software package should have data access control that requires users authentication for every access attempt. In additional to inbuilt systems security, additional data and systems protecion software could be provided to prevent or mitigate virus and cyber attacks.

7.0 Legal Compliance

The design and operational mechanism of the software must be in compliance with the extant laws of the Nigerian Communication Commission (NCC).

8.0 Ownership and Intellectual Property Right

All intellectual property rights related to the software and data collected shall be owned exclusively by the SAPZ Programme

9.0 Expected Outputs/Deliverables

- i. A successfully developed and configured/installed user-friendly integrated software package for all the projects to support monitoring and evaluation/ Knowledge Management of the SAPZ Programme, and capable of generating:
 - Individual state and consolidated Annual Workplan and Budget;
 - Activity plan and implementation tracker;
 - Progress/performance report of planned and executed activities (quarterly, half-yearly and yearly reports) based on AWPB

- Physical progress reports disaggregated by donor, state and programme components
- Programme dashboard for real-time visualization of progress/achievements
- Comparison of progress of key performance indicators to baseline values and targets
- ii. A fully functional monitoring and visualization dashboard
- iii. A robust database for SAPZ Programme
- iv. Regular reports on key indicators, user metrics, impact projections, and overall project performance.
 - v. Comprehensive evaluation report with recommendations for improvement
 - vi. Capacity development plan based on the M&E Software
 - vii. Hard and soft copies of user manual (handbook) to guide usage/operation of the integrated software package.
 - viii. Hard and soft copies of M&E Manual and performance monitoring plan (PMP)
 - ix. Well-delivered training of the SAPZ staff on the integrated MIS Software

10. Reporting

Through the period of the consultancy, the firm would be expected to submit the following reports at specific milestones:

- *i. Inception Report:* Inception report shall give detailed plan of the approach and methodology for developing the software and supplying it with contents. This includes the design, processes, interface, work flow, contents (such as formats, templates, etc.), and so on. Three (3) hard copies and electronic version of the report are required for submission Two (2) weeks after contract commencement/signature).
- *ii. Interim Report:* This report shall give details of the integrated software package implementation. Further, it should present a draft copy of the users' manual. Five (5) hard copies and electronic version of the report should be submitted six (6) weeks from the date of contract signing.
- *iii. Deployment Report:* The consultant shall submit a deployment report that incorporates the comments and observations from the test-runs and demonstrations. Also, detailing the inclusion of more contents relating to the programme and the deployment of the software in the National Office and all the participating seven (7) states for now. At this milestone, draft of the M&E manual and the performance monitoring plan (PMP) should

also be presented. Five (5) copies of this report should be submitted in hard and soft versions ten (10) weeks from the commencement of the assignment.

iv. Completion Report. The Consultant shall produce a final modified report after the full deployment of the software, final versions of the M&E Manual, performance monitoring plan and hands-on trainings for the SAPZ personnel on the software, M&E manual and performance monitoring plan. It should also incorporate all agreed comments and observations by stakeholders to improve the quality of the software and other documents. The report shall be prepared in five (5) hard copies and electronic version, and, submitted fourteen (14) weeks from commencement of the consultancy. All reports shall be prepared in English language and the consultant shall adopt times new Roman font style, size 14 font and double line spacing.

11. Duration of the Consultancy

The estimated time frame for this consultancy services shall be for a period of six (6) months for development and deployment of the integrated software; with additional six (6) months for post-deployment support services.

12. Reporting Requirement

The consulting firm shall work under the supervision and coordination of the National Planning, Monitoring & Evaluation Officer (NPMEO)/ Knowledge management and Communication and shall report to the National Programme Coordinator who will provide general oversight on the assignment.

The Consultant shall submit all reports (hard and soft copies) of their activities and deliverables which shall be in Times New Roman font style, 14 font sizes and double line spacing to the National Planning, Monitoring and Evaluation Officer (MEO) for review and certification prior to recommendations by MEO to the National Project Coordinator.

13. Consulting Firm's Competence and Experience

13.1 Qualification Requirement

The firm must meet a range of technical, operational, and managerial requirements to prove ability to design and implement an effective and integrated M&E system for the IFAD-supported projects in Nigeria. The specific requirements may be further refined and tailored during the actual procurement process based on the project's needs and priorities. They include:

- i) Evidence of regulatory compliance: Certifications and compliance for the firm like ISO 27001, OGC, ISO 19115, which demonstrates a commitment to information security management.
- ii) Proven experience of at least 8 years in designing, developing, and implementing comprehensive M&E systems Management Information System (MIS) and Geographical Information Systems GIS, Management of digital maps, master plans, geospatial databases, and high-resolution satellite imagery.
- iii) preferably in the agricultural or rural development sector.
- iv) Expertise in results-based management frameworks, logical frameworks, and theory of change models.
- v) Strong technical capabilities in data management, including data collection, validation, analysis, and reporting tools and platforms.
- vi) Expertise in developing robust monitoring indicators, data quality assurance mechanisms, and data governance frameworks.
- vii) Proven skills in stakeholder engagement, participatory monitoring and evaluation approaches, and capacity building for M&E systems.
- viii) Experience in integrating M&E systems with other digital platforms, such as M&E/GIS software development, management information systems (MIS), Systems analysis, implementation, system support, and information technology capacity and development/training, beneficiary registries, and project management tools.
- ix) Expertise in data visualization and dashboard development for effective progress monitoring and decision-making.
- x) Experience of statistical analysis, impact evaluation methodologies, and experience in conducting baseline, midline, and endline surveys.
- xi) Familiarity with international standards, best practices, and guidelines for M&E in the development sector, such as those from IFAD, World Bank, and other multilateral agencies.
- xii) Demonstrated project management capabilities, including the ability to manage complex, multi-stakeholder projects within budgets and timelines.
- xiii) Strong understanding of the Nigerian agricultural ecosystem, policies, and regulations relevant to the IFAD-supported projects.
- xiv) Ability to work collaboratively with government agencies, development partners, research institutions, and private sector organizations.
- xv) Robust financial capabilities and a proven record of accomplishment of successful project delivery.
- xvi) Proven prior experience of working with any of government of Nigeria agricultural agencies would be an advantage.
- xvii) Ability to provide a team that is blended with:

- a. Leader with at least a professional qualification in Computer Systems/Information Systems
- b. Technical Capacity in design and development of computerized planning, monitoring and evaluation systems, and analysis and development of management information systems
- c. Monitoring and Evaluation Expert with copious experience in the preparation of Monitoring and Evaluation Manual and Programme Performance Monitoring Plan (PMP) as it relates to donor-assisted programmes.

xviii. The prospective consulting firm is expected to have a minimum of 8 years' experience in the delivery of monitoring and evaluation services, as well as development and deployment of M&E systems, Knowledge Management, Management Information System (MIS) and Geographical Information Systems (GIS). Extensive knowledge of Nigeria M&E Policy and international M&E standards is also required. The firm should also be knowledgeable about the workings of donor-assisted programmes such as the African Development Bank (AfDB), International Fund for Agricultural Development (IFAD), and Islamic Development Bank (IsDB).

13.2 Consulting firm's Competence and Experience

S/No	Key Experts	No	Qualifications	Years of Experience
1	Lead Consultant/Team Leader	1	A Master degree in Agricultural Economics, Economics, Management Information System (MIS), Geographical Information Systems (GIS). Computer Engineering/Science, Electrical/Electronic Engineering, or Development Economics with at least 15 years post qualification experience. Proficiency in GIS platforms, spatial databases (PostGIS, Oracle Spatial), and geospatial programming (Python, JavaScript, SQL).	Conversant with the development and deployment of planning, monitoring and evaluation software customized to donor-projects and public service. Minimum of ten (10) years proven experience in the development of monitoring and evaluation (M&E) software, M&E systems, Management Information System (MIS) and Geographical Information Systems (GIS) for donor-assisted projects.
2	Agricultural Economist	1	Advanced degree in Agricultural Economics, Development Economics, Economics or related	_

S/No	Key Experts	No	Qualifications	Years of Experience	
			discipline with 8 years post qualification experience	manual and performance monitoring plan for a minimum of 5 years.	
3	Systems Analyst	1	A degree in computer science, ICT, electrical /electronic engineering, management sciences with 7 years post qualification experience.	Must be conversant with the development, deployment and certification of monitoring and evaluation software as well as management information system as it relates to donor-assisted programmes for a minimum of 5 years.	
4	Computer programmer/ Software Engineer	1	Minimum of first degree from a recognized university in computer science or ICT or electrical /electronic engineering or management sciences with 4 years post qualification experience.	Must be conversant with the programming, development, deployment and certification of monitoring and evaluation software especially with donor projects.	

14. Location and period of execution

The development and deployment of the M&E system should be completed within 6 months from the date of contract signing. Regular reporting and evaluations will continue throughout the project lifecycle.

Activity	Description	Duration (Weeks)	Output
Phase 1: M&E	1. System Design,	10	Design, testing, and deployment of an
System	Deployment &		integrated M&E system
Development & Deployment	Testing		Organize a demo session on the integrated M&E system.
	2. User Training, System Hosting and Rollout	6	Training on the integrated M&E system and its functionalities
Phase 2: Ongoing Monitoring & Reporting	3. Monitoring & Visualization	Ongoing	User-friendly monitoring and visualization dashboard with real-time project performance insights

(Throughout Project Lifecycle)	Dashboard Maintenance		
	4. Data Collection & Reporting	Ongoing (bi- monthly)	Bi-monthly data collection via the M&E system
	5. User Metrics & Feedback Analysis	Ongoing	Regular reports on user interactions, trends, bug tracking, and user feedback
	6. Project Evaluations	Month 3 (Baseline)	Regular quantitative and qualitative reports on project performance, user metrics, and impact projections
		Month 12 (Midterm)	Periodic evaluations of the E-Voucher program, Farmer Registry, Bundled Services, and digital innovations
		Month 24 (Final Assessment)	Actionable recommendations for enhancing the impact of digital tools in agriculture
Post-deployment support		30 weeks over 1 year period	Provide framework for continuous maintenance, including bug fixes, updates and performance enhancements

15. Procurement Method

The Procurement method for the Quality and Cost Based Selection Method (QCBS).

16. Responsibility of the Client (SAPZ)

SAPZ shall be responsible for the following:

- i. Facilitate of meetings and stakeholders' engagement, if required;
- ii. Provide project documents/related documents for the consultant
- iii. The M&E Specialist/KMC shall the focal person for the assignment

17. Responsibility of the Consultant

i. The Consultant shall be responsible for his/her accommodation and transportation expenses in the course of carrying out the assignment.

- ii. Bear the cost of production of reports and related documents.
- iii. The Lead Consultant shall be the Focal Person of the assignment for the Firm.

18. Payment Structure

<u>Payment of the client shall be deliverable-based</u>. That is, payment shall be in tranches based on successful submission of deliverables which shall of-course be evaluated before each payment, viz:

i.	Submission of inception report acceptable to the client	20%
ii.	Submission of draft report acceptable to the client	50%
iii.	Submission of final/completion report	30%