



REQUEST FOR EXPRESSIONS OF INTEREST
CONSULTING SERVICES
BANK-EXECUTED OPERATIONS
FULL COMPETITIVE SELECTION PROCESS

Project name: Paving the Pan American Highway for Digital Health

SELECTION PROCESS #: RG-T4546-P005

SELECTION METHOD: Full Competitive

COUNTRY: Regional

SECTOR OR DEPARTMENT: Health

TC NAME: RG-T4546

FUNDING – TC #: ATN/JF-21093-RG

LINK TO TC DOCUMENT: [IDB | Paving the Pan American Highway for Digital Health \(iadb.org\)](#)

Attention Consulting Firms: Important Update Regarding BEO Bidder Portal Registration

Effective July 1, all consulting firms, both new and previously registered in the [BEO Portal](#), **must add their Business Partner Number (BP Number)** to their organization's profiles to participate or continue participating in a BEO procurement process.

Please refer to the [FAQs](#) in the Portal for more details on "**How to Find or Obtain Your BP Number**".

Avoid delays by not waiting until the last moment to complete this update. This process may take up to **48 hours** to complete and could prevent your organization from participating in a BEO Process.

For further questions or assistance, use the [live chat](#) on the BEO Bidder Portal page or email us at ocs.procurement@iadb.org.

The Inter-American Development Bank (the Bank) was established in December of 1959 to help accelerate economic and social development in Latin America and the Caribbean. Today, the Bank is a major catalyst in mobilizing resources for the region (For more information about the Bank, please refer to the Bank's website at www.iadb.org.)

Section 1. Purpose of this Request for Expression of Interest

1.1 The Bank is executing the above-mentioned project. The Bank intends to contract consulting services described in this Request for Expressions of Interest (REOI). The purpose of this REOI is to obtain sufficient information to enable the Bank to evaluate if the eligible consulting firms (CF) have the experience and qualifications relevant to provide the consulting services requested by the Bank.



1.2 As defined in the Corporate [Procurement Policy \(GN-2303-33\)](#), participating CF must be from a Bank's Member Country¹ or Territory² to be eligible to submit an Expression of Interest (EOI). The Bank will conduct the shortlisting process of the CF that expressed interest. The shortlisted CF will then be invited to continue further in the procurement process.

1.3 This REOI is not to be construed as either an RFP or an offer to contract and in no way obligates the Bank to contract anyone. The Bank reserves the right to reject any and all participating CF for any or no reason without having to provide an explanation. The Bank does not bind itself in any way to select any participating consulting firm. No debrief will be provided as to why CF have or have not been shortlisted.

Section 2. Instructions to the eligible consulting firms

2.1 Expressions of interest must be delivered using the *Bidder Portal for the Selection and Contracting of Consulting Firms for Bank-Executed Operations* (the Portal) (<http://beo-procurement.iadb.org>) by: *1st November, 2024*, 5:00 P.M. (**Washington, D.C., Time**) in PDF format only (Max. 45MB).

2.2 To access the Portal, the CF must generate a registration account, including **all** the data requested by the Portal. In the event that any of the information requested is not included, the consulting firm will not be able to participate in this or any other Bank-executed selection process for operational work. If the consulting firm has been previously registered, please validate that you have **all** the consulting firm's information updated and complete before submitting an EOI.

2.3 Eligible CF may partner in the form of a Consortium/joint venture (JV) to enhance their qualifications. Such Consortium/JV shall appoint one of the CF as the representative responsible for the communications, the registration in the Portal, and the submission of the corresponding documents.

2.4 Interested CF may obtain further information during office hours, 09:00 AM to 05:00 PM (**Washington, D.C. Time**), by sending an email to: [Adrián Hernández](mailto:Adrián.Hernández@iadb.org)

¹ **Member Countries:** Argentina, Austria, Bahamas, Barbados, Belgium, Belize, Bolivia, Brazil, Canada, Colombia, Costa Rica, Chile, Croatia, Denmark, Dominican Republic, Ecuador, El Salvador, Finland, France, Germany, Guatemala, Guyana, Haiti, Honduras, Israel, Italy, Jamaica, Japan, Mexico, Netherlands, Nicaragua, Norway, Panama, Paraguay, People's Republic of China, Peru, Portugal, Republic of Korea, Slovenia, Spain, Suriname, Sweden, Switzerland, Trinidad & Tobago, United Kingdom, United States, Uruguay and Venezuela.

² **Eligible Territories:** a) Guadeloupe, French Guiana, Martinique, Reunion – as Departments of France; b) U.S. Virgin Islands, Puerto Rico, Guam – as Territories of the USA; c) Aruba – as a constituent country of the Netherlands; and Bonaire, Curacao, Saint Marten, Saba, St Eustatius – as Departments of the Netherlands; d) Hong Kong – as a Special Administrative Region of the People's Republic of China.



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2.5 The Bank hereby invites eligible CF to indicate their interest in providing the services described below in the draft Terms of Reference for the consulting services. Interested CF must provide information establishing that they have the necessary experience and are qualified to perform the services. So that all responses may be properly evaluated, eligible CF must include in their submissions the information requested in the following section, with full and clear explanations.

Section 3. Consulting Services

3.1 The consulting services include the “Support for the Design and Implementation of Regional Strategies for the Pan-American Highway for Digital Health: *Communication, Knowledge Management, Change Management, Patient Advocacy and Engagement, Inclusive Digital Health*” which consist of:

Objectives:

- To design and implement five regional strategies for the PH4H initiative: 1) Communications; 2) Change Management; 3) Knowledge Management; 4) Inclusive Digital Health; and 5) Patient Advocacy and Engagement.

Scope of Services:

- Design and implement plans for each of the five strategies during an initial 12-month period in 10 countries.

Key Activities:

- **Communications:** Develop a three-year communications plan based on primary and secondary research and implement phase 1 of the plan.
- **Change Management:** Conduct a situational analysis and establish a three-year change management plan and implement phase 1 of the plan
- **Knowledge Management:** Create a master plan for knowledge management that integrates the other strategies and implement phase 1 of the plan
- **Inclusive Digital Health:** Develop a strategy and master plan addressing the needs of vulnerable groups and implement phase 1 of the plan.



- **Patient Advocacy and Engagement:** Create a plan and tools to empower citizens to access their health information and implement and implement phase 1 of the plan.

Expected Outcomes and Deliverables:

- Each strategy will have specific products, including action plans, tools, and communication materials.
- Bi-monthly reports on implementation progress and KPIs during implementation period.

Project Schedule and Milestones:

- Clear milestones will be established for the delivery of products, from initial planning to final reports.

Reporting Requirements:

- All reports must be prepared in English, Spanish, and Portuguese, following the standard IDB format.

Acceptance Criteria:

- All products must be approved by the IDB.

Supervision and Reporting:

- The consulting firm will report monthly to the IDB on project status.

Payment Schedule:

- Payments will be based on the delivery of milestones or products, with a clear percentage breakdown for each deliverable.

3.2 Although there is no standard format for presenting an Expression of Interest, eligible CF must submit an EOI containing the following information:

- 1) **Basic Information**—Provide the official name of CF, the contact's name, email address, phone numbers, and office address (es) of the key contact (s) responsible for the EOI.
- 2) **Background**—Provide a description of the CF. The CF may include brochures or documents that provide information about its organization, history, mission, structure, and number of staff.
- 3) **Experience related to the requested consulting services**—Provide all kinds of evidence the CF considers appropriate to show its experience and expertise in delivering services similar to those described in Annex A, Terms of Reference (e.g., brochures, reports, studies, description of similar assignments, references to cases in which it has provided similar services, experience in similar conditions, availability



of appropriate skills among staff, etc.)

3.3 Estimated budget: **\$450,000**

Annex A. Draft Terms of Reference

Please note that the attached Terms of Reference may be subject to changes by the Bank. The CF that have been shortlisted will be notified of these changes.

ANNEX A – Terms of reference

TERMS OF REFERENCE

Support for the Design and Implementation of Regional Strategies for the Pan-American Highway for Digital Health:

*Communication, Knowledge Management, Change Management,
Patient Advocacy and Engagement, Inclusive Digital Health*

Consulting firm

RG-T4546

<https://www.iadb.org/en/project/RG-T4546>

Paving the Pan American Highway for Digital Health

1. Background and Justification

1.1. The Pan-American Highway for Digital Health (PH4H) is an initiative aimed at enabling connected health for all in LAC. Led by the IDB, PAHO, and countries of the region, this initiative strives to facilitate secure, efficient, and interoperable health data exchange both within and among countries, allowing people in the region to share and access their health information. By leveraging national investments in health information exchange and coordinating with regional bodies and networks, PH4H supports synergies within the region. PH4H aims to provide patients with better healthcare services, regardless of their location. It will also enhance healthcare for those who move temporarily for work or study, as well as for migrants, by enabling them to share their health history, thus improving their employability and access to education. Additionally, the digital highway will strengthen public health surveillance, optimize access to limited human resources, and promote research and innovation, leading to more efficient public health policies and boosting regional economies. As a result, countries will be better prepared for future pandemics and other health threats. Unlike a physical highway, the digital highway transcends boundaries, enabling universal access and leaving no one behind. Officially launching in 2024, the initiative is officially established with support from its first donor, the Government of Japan.³

1.2. The COVID-19 pandemic had a significant impact on Latin America and the Caribbean (LAC) region, accounting for a high number of cases and deaths compared to its population. According to official data, LAC accounted for 17 percent of reported COVID-19 cases and 29 percent of confirmed deaths, despite having only 8 percent of the world's population (Savedoff et al., 2022). The economic consequences of the pandemic were also substantial. The World Bank estimated a 6.9% decline in regional Gross Domestic Product (GDP) in 2020 (Savedoff et al., 2022).

1.3. The challenges exposed by the pandemic include inadequate data use and access, informal markets for health certificates, low vaccination coverage, and a lack of coordination and interoperability in digital health initiatives. These challenges hinder the exchange of critical health data and limit cross-border healthcare services, exacerbating the situation. The Pan American Health Organization (PAHO) has emphasized the vulnerability in the region caused by the lack of sustainable integrated and interoperable information systems for health. Access to timely and accurate information during public health emergencies is crucial, but it has been a challenge in

³ All countries of the Americas approved the PH4H during the PAHO 61th Directing Council with the approval of the Plan of Action to Strengthen Information systems for Health 2024-2030. 10 countries have formally joined the TC RG-T4546 (Belize, Chile, Colombia, Costa Rica, Ecuador, Jamaica, Panama, Paraguay, Peru y Suriname)

the region. Previous research on emergencies like Ebola, Cholera, and MERS showed that insufficient data use and lack of access to quality data were common challenges (Park et al., 2020). The lack of coordination and interoperability in digital health initiatives further hindered the exchange of crucial health data and limited cross-border healthcare services in LAC (PAHO, 2021).

1.4. Interoperability and data exchange among countries in the region are crucial for a coordinated and agile response in times of need (World Health Organization - Global Vaccine Action Plan 2011-2020, 2016). The establishment of regional agreements for health information exchange can optimize resource management, aid public health research, and strengthen disaster response (Bagolle et al., 2022). In the LAC region, there is a pressing need for equitable access to healthcare and inclusive digital health solutions. The Principle of Inclusive Digital Health was approved in 2021, emphasizing appropriate access, digital skills, and usability in technological solutions (PAHO, 2021).

1.5. To address these challenges, **regional agreements and data exchange initiatives have been prioritized**. For example, the PAHO Plan of Action for Strengthening Information Systems for Health 2024–2030 aims to adopt and implement interoperable digital health solutions. The RELAC SIS 4.0 event and the 2nd Regional LACPASS Connectathon demonstrated successful data exchange among sixteen countries, including digital vaccine certificates and critical clinical information.

1.6. Along with these initiatives and agreements, deep collaborations have been established to improve digital health in the LAC region. **Collaboration between the IDB and PAHO** has led to the development of national strategic plans and the identification of investment needs in multiple countries, as well as the implementation of standards-based digital COVID-19 Certificates. In addition, the adoption of digital transformation tools and cross-border data exchange for public health have been promoted. These initiatives are fundamental to achieving inclusive and equitable digital health in the region, overcoming inequality barriers based on income, gender, race and ethnicity. Currently, efforts are being made in the building of a Digital Pan-American Highway for health that can improve public health and empower patients to securely access and share their health data across borders.

1.7. The Pan-American Highway for Digital Health Initiative is a complex undertaking, including alignment of various regional and national initiatives and investments. To support an effective and efficient roll out of the Initiative, IDB is seeking expert consultancy services to design and implement various regional strategies required for implementation.

2. Objectives

2.1. Support the design and implementation of five (5) regional strategies and implementation plans for the PH4H Initiative: 1) Communications; 2) Change Management; 3) Knowledge Management; 4) Inclusive Digital Health; and 5) Patient adoption and advocacy.

3. Scope of Services

3.1 Design five (5) regional strategies and implementation plans for the PH4H Initiative: 1) Communications; 2) Change Management; 3) Knowledge Management; 4) Inclusive Digital Health; and 5) Patient adoption and advocacy.

3.2 Implement the initial phase (i.e., the first 12 months) of each of the strategies and plans

4. Key Activities

4.1 Design five (5) regional strategies and implementation plans for the PH4H Initiative: 1) Communications; 2) Change Management; 3) Knowledge Management; 4) Inclusive Digital Health; and 5) Patient adoption and advocacy.

4.1.1: Communications

- Design and execute a robust research strategy to inform development of the communications plan. The research strategy must include:
 - Primary research such as focus groups, interviews, and other information gathering mechanisms
 - Secondary research such as stakeholder mapping, media analysis, evaluating communications strategies of similar initiatives, investigating social trends and other research mechanisms
- Create a 3-year communications plan segmented by target audiences and supported with key performance indicators

4.1.2: Change Management

- Situational analysis of countries currently involved in the PH4H project, specifically from the perspective of change management and digital transformation, considering various maturity level studies conducted by the IDB, PAHO and other key actors, as appropriate, as well as other reports and interviews with country team leaders and members of the SPH/IDB and PAHO Digital Health team.
- Regional stakeholder map, risk analysis of the change process and other complementary analysis matrices from a change management perspective.
- Analysis and complementary studies of the situational assessment provided by the project's communication consultancy, integrating and expanding the information required in the communication dimension, as input for the change management master plan.
- Establish a three-year change management plan

4.1.3: Knowledge Management

- Design a three-year regional master plan for knowledge management that integrates the general communication and change management plans and other strategies of the Pan-American Highway
- Study needs and problems around knowledge management in the Pan-American Highway project, based on the production (working groups, reference organizations, etc.) and communication (platforms, media) spaces that currently operate and the expectations of the target audience.
- Develop and validate the knowledge management plan, the general strategy proposed to a) detect, b) organize, c) store and d) communicate the information and knowledge of the Pan-American Highway project, including the classic dimensions of tacit, implicit and explicit knowledge.
- Design a PH4H Knowledge Center (see Example [UY Knowledge Center for Digital health](#)) including:
 - Mock-ups/clickables
 - Artifacts to be included in the PH4H Knowledge center

4.1.4: Inclusive Digital Health

- Review existing literature, best practices and standards regarding inclusive digital health design, implementation and evaluation (Global and regionally) and assess digital health access for target vulnerable groups specifically in LAC region
- Develop and design a three-year, comprehensive strategy for inclusive digital health that contains action lines for various diverse groups including women, Afro-descendants, Indigenous people, people with disabilities and the LGBTQ+ community. The framework will include recommendations for actions that can be developed in different phases of implementation, ensuring a phased and scalable approach.
- Design a regional toolkit based on the strategic framework to support practical implementation of the strategy for inclusive digital such as:
 - Guides, manuals, and standards on incorporating inclusive digital health into policies, programs, and technology;
 - Tools and checklists to determine if an intervention is aligned with best practices/principles of digital health inclusion for the PH4H; and
 - Other tools that can help operationalize inclusive digital health
- Proposed KPIs to monitor the effectiveness of the implementation of actions related to inclusive digital health within the PH4H

4.1.5: Patient adoption and advocacy

- Develop an advocacy strategy and toolkit for LAC governments to deploy to enable citizens' access to their health information, aligned with the Pan American Digital Health Route (hereinafter: Pan-American) project, led by the IDB and the Pan American Health Organization (PAHO).
- Design an adoption plan and toolkit for the citizens of the Americas regarding access to and use of their clinical information in the new scenario of the Pan-American Highway and aligned with the master plan for change management (strategy, methodology, evaluation).
- Situational analysis of the set of countries currently involved in the Pan-American project, specifically from the perspective of change management and digital transformation for users' access to and management of their digital clinical information, taking into account various regional and extra-regional studies and experiences, as well as other reports and interviews with team leaders in the countries and members of the specialized Digital Health team in SPH/IDB and in PAHO.
- Development and validation of an advocacy and adoption strategy for access to and management of citizens' digital clinical information within the framework of the Pan-American Highway project.

4.2 Implement in close collaboration with other groups of expertise in the project the phase 1 (12 months) of five (5) regional strategies: 1) Communications; 2) Change Management; 3) Knowledge Management; 4) Inclusive Digital Health; and 5) Patient adoption and advocacy.

4.2.1: Communications

- Deliver on the initial phase (i.e., first 12 months) of the communications plan including activities such as:
 - Creating branding, graphic design, and visual identity (e.g., logos, PPTX templates, social

- banners, etc.)
- Developing communications products such as videos, PH4H website, social network posts, and marketing materials for key events;
- Creating paid ads
- Monitor effectiveness and adjust tactics as necessary
- Create communications and brand materials for a September 2025 regional event and support documenting the event (e.g., photographing and videoing the event, producing summary videos, etc).
- Conduct ongoing media analyses during the initial 12 months.

4.2.2: Change Management

- Implementation of the Change Management master plan and sub- plans in coordination with the IDB/PAHO team as part of the regional strategy and aligned with the communication master plan and other directly linked sub-projects.
- Implement a monitoring and evaluation system specifically for change management plans.

4.2.3: Knowledge Management

- Implementation of the Knowledge Management Regional Master Plan (KM RMP) for 12 Months
 - The target audience of the consultancy comprises professionals and technicians directly involved in the digital transformation in the countries of the Americas, in their various profiles and roles, as well as government authorities of the countries and technical referents or authorities of the multilateral organizations participating in the project, led by the IDB and PAHO.
- Deployment of the PH4H Knowledge Center in the PH4H Website
- Generation of tools and artifacts for PH4H Knowledge Center according to KM RMP

4.2.4: Inclusive Digital Health

- Implement inclusive digital health regional toolkit: Within the PH4H knowledge center, implement the toolkit in English, Spanish and Portuguese
- Inclusive digital health pilots implemented in 5 target countries, including Comprehensive training delivered to healthcare providers in pilot regions, with initial data collection and reporting
- Evaluation report on pilot effectiveness, focusing on scalability and adjustments for broader implementation.
- Bi-monthly execution reports on KPIs and advances of roll out of toolkit in 10 countries. Should include risks and mitigation strategies.

4.2.5: Patient adoption and advocacy

- Development of a toolkit for countries to deploy to empower citizens to access and share their data (English, Spanish and Portuguese)
- Adaptation of toolkit to 10 countries and roll out plans for each country
- Bi-monthly execution reports on KPIs and advances of roll out of toolkit in 10 countries. Should include risks and mitigation strategies.

5. Expected Outcome and Deliverables

5.1 Products

5.2.1: Communications

- 5.2.1.1: Plan for primary and secondary research on specific key publics.
- 5.2.1.2: Three-year communications plan draft, including KPI strategy, Overall primary and secondary research analysis + media analysis.
- 5.2.1.3: Proposals for branding and graphic design of the plan, to be considered by key publics during the participatory process.
- 5.2.1.4: Communication products proposals/ideas (videos, website, photos, posts for social networks, marketing materials for the key events) and digital health campaigns according to the general plan during the duration of the contract. Including the paid ad strategy planning.
- 5.2.1.5: Website implemented within the IDB Social Digital website dedicated to the PH4H.
- 5.2.1.6: Proposal for PH4H event planned for September 2025, support in areas such as graphic design, photo coverage, and video production and editing. Video coverage includes the production and edition of these videos in three languages (Spanish, Portuguese, English).

5.2.2: Change Management

- 5.2.2.1: Situational analysis of the set of countries currently involved in the Pan-American project, specifically from the perspective of change management and digital transformation, taking into account various studies of maturity levels carried out by IDB, PAHO and other key actors, as appropriate, as well as other reports and interviews with team leaders in the countries and members of the specialized Digital Health team at SPH/IDB and PAHO.
- 5.2.2.3: Regional stakeholder map, risk analysis of the change process and other complementary analysis matrices from the perspective of change management.
- 5.2.2.4: Development and validation of a master plan for change management. The change management master plan should include the situational assessment, the proposed change management methodology and its corresponding strategy, as well as the specific plans for sponsorship, middle management, communication, training, resistance management, monitoring and evaluation, including the proposed indicators and measurement sources.
- 5.4.2.5: Bi-monthly execution reports on KPIs and advances of change management implementation plan. Should include risks and mitigation strategies.

5.2.3: Knowledge Management

- 5.2.3.1: Study of needs and problems around knowledge management in the Pan-American Highway project,
- 5.2.3.2: Regional master plan for knowledge management (KM RMP)
- 5.2.3.3: Proposal of the PH4H Knowledge center with mock-ups/clickables and artifacts
- 5.2.3.4: 12-month PH4H knowledge center implementation plan
- 5.4.3.5: Deployment of the PH4H Knowledge Center in the PH4H Website with artifacts

5.2.4: Inclusive Digital Health

- 5.2.4.1: Comprehensive Inclusive Digital Health Strategic Framework, including current state literature review of best practices
- 5.2.4.2: Proposal for Inclusive Digital Health toolkit and artifacts
- 5.2.4.3: Inclusive Digital health regional toolkit validated with stakeholders and implemented in PH4H Knowledge Center
- 5.2.4.4: Inclusive digital health pilots implemented in 5 target countries, with initial data collection and reporting
- 5.2.4.5: Evaluation report on pilot effectiveness, focusing on scalability and adjustments for broader implementation
- 5.2.4.6: Bi-monthly execution reports on KPIs and advances of roll out of toolkit in 10 countries. Should include risks and mitigation strategies.

5.2.5: Patient adoption and advocacy

- 5.2.5.1: Situational analysis of patient adoption and advocacy strategy in LAC and in 10 specific countries
- 5.2.5.2: Patient adoption and advocacy strategy validated by stakeholders
- 5.2.5.3: Patient adoption and advocacy toolkit in Spanish, English and Portuguese
- 5.2.5.4: Toolkit adapted to 10 countries
- 5.2.5.5: Bi-monthly execution reports on KPIs and advances of roll out of toolkit in 10 countries. Should include risks and mitigation strategies.

6. Project Schedule and Milestones

Deliverable	Detail	Estimated date
Product 1	Workplan and Methodology for design and implementation phase of project	2 weeks after contract signing
Product 2	Draft of design phase products	3 months after contract is signed
Product 3	Final version of all design phase products	6 months after contract is signed
Product 4	Execution report	8 months after contract is signed
Product 5	Draft versions of all implementation phase products	10 months after contract is signed
Product 6	Execution report	12 months after contract is signed
Product 7	Execution report	14 months after contract is signed
Product 8	Execution report	16 months after contract is signed
Product 9	Draft report with final versions of all products listed in 5.1	16 months after contract is signed
Product 10	Final report with final versions of all products listed in 5.1	18 months after contract signature

7. Reporting Requirements

7.1. All reports should be prepared in English, Spanish and Portuguese and shared in electronic format.



If reports are to be published on the Bank's website, they should follow the standard IDB format.

8. Acceptance Criteria

8.1. All products must be approved by IDB, which must be made via official note or email by the person designated as a technical counterparty.

9. Supervision and Reporting

9.1. The consulting firm will report to Jennifer Nelson at the IDB and provide monthly updates or when required, via email or meetings to the IDB on project status. It is the responsibility of the Firm to ensure that such meetings are held, and reports submitted to the Bank.

10. Schedule of Payments

10.1. Payment terms will be based on project milestones or deliverables. The Bank does not expect to make advance payments under consulting contracts unless a significant amount of travel is required. The Bank wishes to receive the most competitive cost proposal for the services described herein.

10.2. The IDB Official Exchange Rate indicated in the RFP will be applied for necessary conversions of local currency payments.

Payment schedule		
Deliverable	Deliverable	%
Product 1	Workplan and Methodology for design and implementation phase of project	10%
Product 2	Draft of design phase products	10%
Product 3	Final version of all design phase products	10%
Product 4	Bi-monthly execution report	10%
Product 5	Draft versions of all implementation phase products	10%
Product 6	Bi-monthly execution report	10%
Product 7	Bi-monthly execution report	10%



Product 8	Bi-monthly execution report	10%
Product 9	Draft report with final versions of all products listed in 5.1	10%
Product 10	Final report with final versions of all products listed in 5.1	10%
Total		100%