

ACCESS TO FINANCE RWANDA

Request for Proposals

For

Consultancy Services (Senior Software Full Stack Developer) On the Credit Market Infrastructure- **INDIVIDUAL CONSULTANT**

Subject of Procurement:	Consultancy Services (Senior Software full stack developer) on the Credit Market Infrastructure
Procurement Reference Number:	AFR/RFP-SENIOR SOFTWARE FULL STACK DEVELOPER/OCTOBER/2025.
Date of Issue:	October 10, 2025

## REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NUMBER: AFR/RFP-SENIOR SOFTWARE FULL STACK DEVELOPER/OCTOBER/2025.

### 1. INTRODUCTION

#### **About Access to Finance Rwanda (AFR)**

Access to Finance Rwanda (AFR) a Rwandan not-for-profit company established in 2010 to promote financial inclusion and financial sector development in Rwanda. AFR is currently funded by Sweden, MasterCard Foundation, Global impact/ Co-Develop and Jersey Overseas Aid.

AFR is part of the broader Financial Sector Deepening (FSD) network in Africa, which seeks to contribute to more inclusive and sustainable economic growth through financial inclusion and financial sector development by working with policymakers, regulators, financial service providers, and other market actors.

AFR supports the removal of systemic barriers that hinder access to financial services by low-income people, particularly the rural poor, women, youth, and MSMEs. AFR is guided by the Market System Development (MSD) approach recognizing that efforts to increase financial inclusion and financial sector development must be market-led, profitable, and sustainable.

#### **About the project/ Overview of the project**

Digital Public Infrastructure (DPI) serves as the backbone of a digital economy, unlocking opportunities for financial inclusion, enabling digital identity systems, strengthening payment infrastructure, and fostering secure data exchange.

RISA has embraced Digital Public Infrastructure (DPI) as a framework to guide interoperable, sustainable, and inclusive digital transformation initiatives. One of the key business cases under this approach is the Credit Market Infrastructure (CMI).

The CMI is a DPI initiative designed to modernize Rwanda's credit market ecosystem. It aims to address critical market inefficiencies by creating a shared digital platform that connects financial service providers, data providers (credit bureaus, identification, certification bodies, satellite data service providers, Agriculture value chain data etc..) and borrowers through standardized APIs and automated processes. By enabling a single, trusted source of credit-related data, the CMI will enhance credit risk assessment, strengthen financial inclusion, and support responsible lending practices.

### 2. Objective of the assignment

The Senior Full-Stack Software Developer will play a hands-on role in designing, coding, and deploying secure, scalable, and interoperable Credit Market Infrastructure (CMI). They will embed DPI design principles and safeguards into every layer of development, ensuring systems foster openness, inclusion, and trust. By driving technical decisions and contributing directly to the codebase, the developer will empower the engineering team to build, maintain, and continuously evolve high-quality solutions within the DPI ecosystem. The Senior Full-Stack Software Developer

will work within a phased delivery framework. This phased approach enables iterative learning and scaling toward a full-featured scalable DPI solution, in close collaboration with the Senior Technical Architect and Delivery Lead.

Interested bidders (Individual consultants) must confirm their intention to submit a bid by **Thursday October 16, 2025, at 17h00 HRS CAT**

Any requests for clarifications to the RFP may be submitted by **Tuesday, October 21, 2025, 17h00 HRS CAT**.

Bidders should submit their proposals no later than **Friday 24, 2025, 14:00 HRS CAT**

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding individuals for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favorable terms. AFR reserves the right to award any resultant contract to other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All communications regarding this RFP should be addressed via email: [procurement02@ afr. rw](mailto:procurement02@ afr. rw)  
Below is the summary planned procurement schedule:

Activity	Date
a) Date of issue of RFP	Friday 10, 2025
b) Confirmation of interest	Thursday October 16, 2025, at 17h00 HRS CAT
c) Request for clarifications	Tuesday October 21, 2025, 17h00 HRS CAT.
d) Proposal closing date for submission of proposals	Friday October 24, 2025, 14:00 HRS CAT

**Note: This procurement is open to local consultants.**

Cordially,  
Jean Bosco Iyacu  
Chief Executive Officer

### 1.1. SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposal, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Consultant is responsible for their accurate reproduction.

You are advised to carefully read the complete Request for Proposals. An electronic copy (in PDF) of the Request for Proposals shall be considered as the original version.

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet as par Section 4 of this RFP.
2. Technical Proposal not exceeding 15 pages without annexes
3. An approach and methodology for performing the services.
4. A detailed work plan, showing your inputs towards achievement of deliverables.
5. An updated CV
6. A summary of your experience in similar assignments.
7. The documents evidence your eligibility, as listed below.
8. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet as par Section 5 of this RFP.
2. A copy of the breakdown of Lump Sum Price form as par Section 5 for each currency of your proposal, showing all costs for the assignment, broken down into professional fees, and reimbursable costs if any. The costs associated with the assignment shall be in Rwandan Francs.

Validity of Proposals: Proposals must remain valid for 90 calendar days from proposal submission date.

Submission of Proposals: The technical and financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Consultant's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate.

Proposals (both technical and financial) must be submitted electronically to: [procurement02@ afr. rw](mailto:procurement02@ afr. rw) with clear subject line: "AFR/RFP-SENIOR SOFTWARE FULL STACK DEVELOPER/OCTOBER/2025." and submitted by Friday October 24, 2025, 14:00 HRS CAT.

***Note: Proposals must be submitted in PDF format and as attachments to the email, any proposal submitted as a link won't be considered.***

#### Language of the tender and mode of communication

The medium of communication shall be in writing. The bid, as well as all correspondence and documents relating to the bid exchanged by the Bidder and AFR, shall be written in English.

#### Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing via the AFR website.

To give prospective Bidders reasonable time in which to take an addendum into account in preparing their bids, AFR may, at its discretion, extend the deadline for the submission of bids; in which case all rights and obligations of AFR and Bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.

#### Late bids

AFR shall not consider any bid that arrives after the deadline for submission of bids. Any bid received by AFR after the deadline for submission of bids shall be declared late and rejected.

## 1.2. SECTION 2: ELIGIBILITY CRITERIA

You are required to meet the following criteria to be eligible to participate in the procurement exercise:

1. Have the legal capacity to enter into a contract.

2. Not be insolvent, in receivership, bankruptcy or being wound up or subject to legal proceedings for any of these circumstances.
3. Not have had your business activities suspended/debarred
4. Have fulfilled your obligations to pay taxes.
5. Not having a conflict of interest in relation to this procurement requirement.

We require you to submit copies of the following documents as evidence of eligibility attached to your bid and sign the declaration in the Technical Proposal Submission Sheet:

**Eligibility criteria:**

1. RDB Registration certificate as an individual consultant.
2. Evidence of statutory compliance such as a valid tax clearance certificate.
3. Signed copy of the enclosed code of AFR's ethical conduct in business for bidders and services providers.
4. Confirmation that your technical bid is maximum 15 pages (excluding any annexes)

*NOTE: Failure to submit the above required documents may lead to disqualification from Technical and Financial evaluation.*

### 1.3. SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality-Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 80%;
3. Financial scores will be allocated 20% to determine the best evaluated bid.

Proposals failing at any stage will be eliminated and not considered in subsequent stages.

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated below.

Dimensions	Technical Evaluation Criteria	Weighting
<b>Consulting Experience</b>	7 years' Experience in designing, developing and deploying web and mobile based applications using state of the art technologies including API development and integrations services. A detailed CV is mandatory	<b>15</b>
	5 years' Experience in mentoring and managing engineering teams ensuring trust, communication and adherence to technical standards.	<b>15</b>
	Experience developing systems working with Government institutions.	<b>10</b>

	Experience and knowledge working with at least one Central Bank on a digital solution	<b>10</b>
	Experience working with a national scale digital public infrastructure/Good	<b>10</b>
<b>Methodology and approach</b>	Quality of proposed approach to terms of reference and methodology focused on the deliverables. Relevant comments on the Terms of Reference. Creativity of the approach to deliver quality work in the timelines specified.	<b>15</b>
	Experience in agile methods and iterative learning to improve delivery outcomes.	<b>5</b>
<b>Sub-Total Technical</b>		<b>80</b>
<b>Total for Financial proposal (Value for money based on fee rates, inputs, and total costs of the assignment)</b>		<b>20</b>
<b>Total</b>		<b>100</b>

Minimum technical score: The mark required to pass the technical evaluation is 70% of the Technical Score.

Financial Criteria:

Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by awarding a maximum of 20 points to the lowest priced proposal that has passed the minimal technical score and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 80% for technical proposals and a weighting of 20% for financial proposals.

Currency: Proposals should be priced in **Rwandan Francs**

Best Evaluated Bid: The best evaluated bid shall be the individual with the highest combined score and shall be recommended for award of contract.

Right to Reject: AFR reserves the right to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.

AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.

## SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]*

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

I offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

I confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

I have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

My proposal shall be valid until \_\_\_\_\_ *[insert date, month and year]* and it shall remain binding upon us and may be accepted at any time before or on that date;

I enclose a separately sealed financial proposal.

### Technical Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Date: \_\_\_\_\_  
(DD/MM/YY)

Address: \_\_\_\_\_



## CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND SERVICES PROVIDERS

### 1. Ethical Principles

Bidders and providers shall at all times-

- (a) maintain integrity and independence in their professional judgement and conduct;
- (b) comply with both the letter and the spirit of-
  - i. the laws of Rwanda; and
  - ii. any contract awarded.
- (c) avoid associations with businesses and organizations which are in conflict with this code.

### 2. Standards

Bidders and providers shall-

- (a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;
- (b) comply with the professional standards of their industry or of any professional body of which they are members.

### 3. Conflict of Interest

Bidders and providers shall not accept contracts which would constitute a conflict of interest with, any prior or current contract with AFR. Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.

### 4. Confidentiality and Accuracy of Information

- (1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.
- (2) Providers shall respect the confidentiality of information received in the course of performance of a contract and shall not use such information for personal gain.

### 5. Gifts and Hospitality

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of AFR that might be viewed by others as having an influence on a government procurement decision.

### 6. Inducements

- (1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.
- (2) Bidders and providers shall not ask a public official to do anything which is inconsistent with the Act, Regulations, Guidelines or the Code of Ethical Conduct in Business.

### 7. Fraudulent Practices

Bidders and providers shall not-

- (a) collude with other businesses and organisations with the intention of depriving AFR of the benefits of free and open competition;

- (b) enter into business arrangements that might prevent the effective operation of fair competition;
- (c) engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;
- (d) misrepresent facts in order to influence a procurement process or the execution of a contract to the detriment of AFR; or utter false documents;
- (e) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the AFR;
- (f) withholding information from the Procuring Disposing Entity during contract execution to the detriment of the AFR.

I ..... agree to comply with the above code of ethical conduct in business.

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AUTHORISED SIGNATORY

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NAME OF CONSULTANT

## 1.4. SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]*

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: \_\_\_\_\_.

I confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

### Financial Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Date: \_\_\_\_\_  
(DD/MM/YY)

Address: \_\_\_\_\_

## Breakdown of Prices

[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]

Procurement Reference Number: \_\_\_\_\_

Currency of Costs: \_\_\_\_\_

PROFESSIONAL FEES					
Name of individual consultant	Input Quantity	Unit of Input	Rate	Total Price	Total Price (inclusive taxes)
<b>TOTAL:</b>					

REIMBURSABLE EXPENSES (If applicable)				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
Standard Economy flights				
Airport transfers				
Visa				
Accommodation				
Local transport and Communication				
<b>TOTAL:</b>				

NB: AFR eligible reimbursable expenses includes standard economy flight, accommodation, and airport transfers expenses, local transport, communication, visa, and they should be reasonable and in line with AFR guidelines.

**TOTAL COST PRICE IN CURRENCY:** \_\_\_\_\_

Breakdown of total price Authorised By:

Signature \_\_\_\_\_ Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Terms of Reference for Consultancy Services (Senior Software full stack developer) on the Credit Market Infrastructure

### 3. INTRODUCTION

### **About Access to Finance Rwanda (AFR)**

Access to Finance Rwanda (AFR) a Rwandan not-for-profit company established in 2010 to promote financial inclusion and financial sector development in Rwanda. AFR is currently funded by Sweden, MasterCard Foundation, Global impact/ Co-Develop and Jersey Overseas Aid.

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## **4. Objective of the assignment**

The Senior Full-Stack Software Developer will play a hands-on role in designing, coding, and deploying secure, scalable, and interoperable Credit Market Infrastructure (CMI). They will embed DPI design principles and safeguards into every layer of development, ensuring systems foster openness, inclusion, and trust. By driving technical decisions and contributing directly to the codebase, the developer will empower the engineering team to build, maintain, and continuously evolve high-quality solutions within the DPI ecosystem. The Senior Full-Stack Software Developer will work within a phased delivery framework. This phased approach enables iterative

learning and scaling toward a full-featured scalable DPI solution, in close collaboration with the Senior Technical Architect and Delivery Lead.

## 5. Scope of Work

### a. Strategic & Technical Advisory

- Recommend technology stacks, frameworks, and tools best suited for the CMI digital public Infrastructure.
- Define coding standards, testing frameworks, and DevSecOps practices to ensure reliability and security
- Provide guidance on API design, data models, and integration patterns for cross-system communication.
- Offer expertise in system performance optimization, including scalability, load management, and disaster recovery.
- Collaborate closely with the architect and delivery lead to align development efforts with the phased MVP-to-scale roadmap for DPI use cases.
- Emphasize iterative development and continuous feedback integration as core principles.
- Mentor engineering teams on best practices in full-stack development, including code reviews, debugging, and continuous improvement.

### b. Implementation Support & Oversight

- Provide hands-on support during system development and deployment, actively contributing to coding, debugging, and feature delivery.
- Review and validate technical solutions, architecture decisions, and code quality, maintaining adherence to best practices and organizational standards.
- Lead hands-on coding and deployment activities targeting MVP features critical to the initial DPI implementation phases.
- Participate actively in sprint planning, retrospectives, and agile ceremonies designed around phased MVP delivery and iterative enhancements.
- Guide teams in troubleshooting, optimizing, and scaling systems while maintaining operational stability and security

### c. Stakeholder Engagement & Capacity Building

- Conduct hands-on demonstrations of the CMI, showcasing functionality, interoperability, and security features.
- Translate complex technical concepts into actionable insights for non-technical stakeholders.
- Engage in technical demonstrations showcasing MVP progress for stakeholders to gather feedback and inform iterative system improvements.
- Support decision-making by providing evidence-based technical recommendations grounded in system performance and best practices

#### d. Knowledge Transfer & Sustainability

- Lead the transfer of technical knowledge to engineering teams, ensuring they can independently develop, maintain, and scale DPI systems.
- Provide mentorship, coaching, and training sessions on coding standards, system architecture, integration patterns, and best practices.
- Develop documentation, technical guides, and tutorials that capture system functionality, workflows, and design decisions.
- Facilitate hands-on workshops and code reviews to build team proficiency and confidence in managing the platform.
- Ensure continuity by enabling teams to troubleshoot, optimize, and enhance systems with minimal external support.

#### e. **Deliverables**

In collaboration with the implementing firm, the consultant will provide hands-on support and guidance to ensure:

- compliance, development, testing, deployment and documentation is completed within required timelines.
- The codebase is secure, scalable, and interoperable, adhering to DPI design principles and safeguards.
- API integrations and data pipelines connecting systems are compliant with the DPI ecosystem.
- Technical documentation including architecture diagrams, coding standards, and deployment guides is aligned with phased development and designed for scalability and interoperability.
- Development of the CMI Software Requirements Specification (SRS)
- Iteration reports documenting development progress, issues, and feedback-driven enhancements.
- Test suites and automated tests ensuring code quality, reliability, and performance.
- Demonstration-ready prototypes for stakeholder validation and feedback

### 6. **Duration of the assignment**

The assignment will be for a period of 12 months, subject to renewal based on performance and project needs. The consultant will be based in Kigali, Rwanda.

### 7. **Institutional Coordination**

- **Project Ownership:** National Bank of Rwanda (BNR) - responsible for strategic oversight, policy direction, regulatory alignment and implementation.
- **Technical guidance:** Rwanda Information Society Authority (RISA) -responsible for technical guidance, alignment with national DPI principles.
- **Program management:** Access to Finance Rwanda (AFR) - Will oversee overall program implementation, manage the contracting process, and ensure timely delivery of outputs against agreed milestones.
- The consultant will report directly to the designated BNR project lead and work closely with RISA's DPI technical team. Regular technical progress reports will be shared with the project's Steering and Technical Committees.

## 8. Education and Qualifications

- University qualification (Bachelor or equivalent) in computer science, computer engineering, or relevant field.
- Experience: 7+ years of work experience in the IT sector as a software developer.

## 9. Experience and technical skills

### Essential

- A minimum of 7 years with experience in developing Web, mobile and API-based systems
- Hands-on experience in Full-stack development, including designing, coding, testing, and deploying web and mobile applications.
- Experience with API development and integration, connecting multiple systems or services and developing interoperable systems consistent with DPI design principles.
- Proven experience delivering complex software using an iterative, phased MVP-first approach
- Strong collaboration skills working in agile teams alongside architects and delivery leads
- Experience in mentoring or knowledge transfer, enabling teams to main and evolve systems independently.
- Proficiency in technical demonstrations for stakeholders.
- Ability to optimize systems performance.

### Preferred:



- Strong project management and cross-functional team collaboration skills.
- Ability and experience working with government institutions, regulators, and private sector stakeholders.
- Proven Experience working on DPIs and/or DPGs

## 10. Competencies and requirements/Evaluation Criteria

The table below summarizes the required individual consultant's competencies and experience that also constitute the main evaluation criteria.

Dimensions	Technical Evaluation Criteria	Weighting
<b>Consulting Experience</b>	7 years' Experience in designing, developing and deploying web and mobile based applications using state of the art technologies including API development and integrations services. A detailed CV is mandatory	<b>15</b>
	5 years' Experience in mentoring and managing engineering teams ensuring trust, communication and adherence to technical standards.	<b>15</b>
	Experience developing systems working with Government institutions.	<b>10</b>
	Experience and knowledge working with at least one Central Bank on a digital solution	<b>10</b>
	Experience working with a national scale digital public infrastructure/Good	<b>10</b>
<b>Methodology and approach</b>	Quality of proposed approach to terms of reference and methodology focused on the deliverables. Relevant comments on the Terms of Reference. Creativity of the approach to deliver quality work in the timelines specified.	<b>15</b>
	Experience in agile methods and iterative learning to improve delivery outcomes.	<b>5</b>
<b>Sub-Total Technical</b>		<b>80</b>
<b>Total for Financial proposal (Value for money based on fee rates, inputs, and total costs of the assignment)</b>		<b>20</b>
<b>Total</b>		<b>100</b>