



COMMONWEALTH OF DOMINICA
MINISTRY OF PUBLIC WORKS, PUBLIC UTILITIES AND DIGITAL ECONOMY
CARIBBEAN DIGITAL TRANSFORMATION PROJECT – DOMINICA (P171528)

Minutes of Pre-Proposal Conference:

Appointment of a System Integrator for Design, Development, Deployment, Operations and Maintenance of the Bulk Disbursements Digitization in Dominica

BID REF NO.: DM-MPWDE-403084-NC-RFP

Date: MAY 23, 2024 | Time: 09:30 a.m.

PRESENT

(according to the Zoom Attendants List)

Proposer's Representatives

Name	Company Represented
Andrii Lukianeko	Softengi
Gintare Dunkauskaite	Norway Registers Development AS
Alejandro Lazcano	Amarante Consulting
Rysel McLean	EY Management Ltd.
A Ray	Step Innovations
Rhonda Crichlow	EY Management Ltd.
Ravi Shankar	Argusoft
Maria Shulha	Softengi
Michel Mouchiroud	
Imthiyaz Ifran	VS One World
Shaunee Richards	EY Management Ltd
Janice Valies	Integrated Professional Services NV
Dasun Hegoda	Newlogic
Shiv Gupta	EY Management Ltd
Nataliia Lukianenko	Softengi
Mohammed Abed	Mlajan
Phoenix Belfield	Mlajan
Anuradha Kamath	EY Management Ltd
Sadeepa Palliyaguru	VS One World

Client's Representatives

Name	Designation & Company
Tamika Lafond	Procurement Officer – Caribbean Digital Transformation Project CARDTP) / Chairperson
Elizabeth Hill	Financial Management Specialist – CARDTP
Vikash Misra	CARDTP Implementation Support Firm
Avijit Dhar	CARDTP Implementation Support Firm
Darnell Pinard	Government of Dominica, Inland Revenue Division
Ronie Charles	Government of Dominica, Inland Revenue Division

The Pre-Proposal Conference for the “Appointment of a System Integrator for Design, Development, Deployment, Operations and Maintenance of the Bulk Disbursements Digitization in Dominica” was held via Zoom platform with the following credentials:

ZOOM Meeting Details

Join Zoom Meeting:

<https://us02web.zoom.us/j/82280067305?pwd=K2hVTGpCVU5HQzhqTkRKUkEzREVaQT09>

Meeting ID: 822 8006 7305

Passcode: 133633

The meeting was called to order at 9:46 a.m. (Eastern Caribbean Time) by Ms. Tamika Lafond, Procurement Officer – CARDTP and Chairperson of the meeting. Ms. Lafond welcomed the participants to the meeting and invited everyone to state their names and the company represented in the Zoom chat, for the purpose of the minutes. Bidders were informed that the meeting was to present on the procurement aspects of the bid and to give them the opportunity to ask questions about the procurement. The meeting agenda comprised welcome and introductions, a presentation on the procurement aspects of the RFB, followed by a presentation from the Inland Revenue Division on the applicable taxes as per the Income Tax and VAT Acts of the Laws of the Commonwealth of Dominica, followed by the Question-and-Answer Segment.

2.0 PRESENTATION ON PROPOSAL PREPARATION AND SUBMISSION:

Ms. Lafond presented on the procurement requirements for the solicitation. *The presentation is attached as Appendix I.* She reminded the meeting that any clarifications required after the Pre-Proposal Conference must be submitted in the writing and instructions for doing so were indicated in the Proposal Data Sheet of the Request for Proposal Document. Nevertheless, the floor would be opened for questions following the presentations.

Dates to remember:

1. Bid Submission Deadline - June 28, 2024, 10:00 a.m. (Dominica time)
2. Opening of Technical Proposal - June 28, 2024, 10:30 a.m. (Dominica time)
3. Deadline for receipt of clarifications - 21 days prior to proposal submission deadline i.e. June 7, 2024

3.0 PRESENTATION ON THE TAX OBLIGATIONS OF THE CONSULTANT

Following the presentation, Mr. Darnell Pinard from the Inland Revenue Division was invited to present on the Tax Obligations under the Income Tax and V.A.T Acts of the Commonwealth of Dominica. *The presentation is attached as Appendix II.*

4.0 TECHNICAL AND PROCUREMENT QUESTION AND ANSWER SEGMENT

Questions Raised by Bidder's	Responses Given
<p>Q1. The Request for Proposal (RFP) Document indicates that the bidder has to do Data Migration. We would like to get more detail in that regard.</p>	<p>R1. Dominica is a small island with a population of about 85,000 to 86,000 people. The documents we foresee which would need migration are very limited. However, bidders can put clarification request in writing and further details will be provided.</p>
<p>Q2. Are there any legal or compliance requirements that are needed to be adhered to in regards to data protection?</p>	<p>R2. Bidders are required to stick to the standard data security and privacy norms and follow global guidelines like GDPR. There will be citizen data about demographics, medical conditions and economical conditions as well. Bidders need to comply to those.</p>
<p>Q3. We notice that there are reporting requirements. We wish to obtain more information on data analytics, frequency of information and if there is ETL during the process.</p>	<p>R3. In the scope, there are functional requirements. The indicators have been suggested. The platform should consist of both OLTP & OLAP system, and data should be ingested to OLAP in near real time basis.</p> <p>However, kindly put the query in writing and a more specific response will be provided.</p>
<p>Q4. The clarification questions that will be submitted on the RFB, how would these be responded to?</p>	<p>R4. All responses to clarifications will be posted on the website of the Caribbean Digital Transformation Project on the following link:</p> <p>https://cardtp.gov.dm/procurement-activities</p>

Questions Raised by Bidder's	Responses Given
Q5. There is an indicative hardware and software list to be provided for the Data Centre (DC) and the Disaster Recovery Centre (DR). Is the list for one location or it needs to be doubled?	R5. The list in the RFP is for one centre and needs to be duplicated.
Q6. There is no scope for the 'Go Live' pilot in the RFB. Will there be a scope of the pilot?	R6. This will encompass the entire scope. The pilot will only show how the project is phased out. However, bidders may submit their queries in writing and a detailed response will be provided.
Q7. Regarding the migration from the delegated systems, what is the amount and quality of data? Is there scanned data that is quoted directly?	R7. Essentially, the Social Welfare Department does not have any legacy systems currently. There is no migration of legacy data. They are mostly in word or excel formats. However, please submit your query in writing and a detailed response will be provided.
Q8. Our firm is based in the United States and we also have an office in Jamaica. There is a requirement for Local Representation in the RFB. Will this suffice or do we need an agency in the Commonwealth of Dominica?	R8. The Bidder needs to show local representation in Dominica. Please submit your query in writing for a more precise response.
Q9. Is there a possibility of extension of the deadline date for proposal submission?	R9. Please put your request in writing and a response will be provided.
Q10. Is the Bank Guarantee required to be submitted with the Proposal or can it be submitted after?	R10. It is required to be submitted with your proposal.
Q11. Is hardware also part of this bid?	R11. It is not part of the Bid.
Q12. Would the winning entity be required to have any sort of licensing in Dominica?	R12. Please put your query in writing and a response will be provided.
Q13. There is an indicative list of hardware for the DC and DR centres but you indicated in an earlier response that hardware is not part of the Bid. Can you be more specific?	R 13. The requirement is in the indicative list of hardware. However, the Procurement will be done by the Government of the Commonwealth of Dominica as it is not part of the deliverables of the Bidder.
Q14. The Local agency or company for supporting the bidder as per requirement, would they need to form part of a Joint Venture (JV) or just a letter of commitment is required?	R14. JV is not required for local representation. For evaluation purposes, local representation will be considered. Please put your query in writing for a more detailed response.

Questions Raised by Bidder's	Responses Given
<p>Q15. We wish to request an extension of the submission deadline. However, we would be grateful if enough time is allowed for bidders to present a proper proposal after responses are provided. Also, obtaining the Bank Guarantee can take some time.</p>	<p>R15. Please submit request in writing.</p>

For the purpose of clarity, the bidders were informed that this assignment requires key experts' deployment and it would be evaluated as per criteria mentioned in the RFP, as they form part of the evaluation criteria in the RFP and deployment requirement at the time of execution. No changes would be allowed in the proposed key experts except in exceptional circumstances. For the change in Key Expert, relevant provision of “Request for Proposals - Consulting Services (Supervision) July 2023” and “the World Bank’s Procurement Regulations-September-2023” will be applicable.

Additionally, for evaluation purpose, in case of a single legal entity is applying, only the experience of applying legal entity would be considered. In the case of a JV (Joint Venture), the experiences of only the members in the JV would be considered during evaluation as per the RFP provision.

5.0 PRE-BID MEETING CLOSING:

The Chairperson thanked everyone for their participation. She reminded bidders to keep in mind the date for receipt of clarifications as per the RFP. She also informed the meeting that the Minutes would be circulated to all present and would also be published on the CARDTP Website. The presentations on the Procurement Aspects of the Bid as well as the presentation on the tax obligations would be appended to the Minutes.

The Pre-Proposal Conference ended at 10.37 a.m.

APPENDIX I:

PRESENTATION ON THE PROCUREMENT ASPECTS OF THE BID

The presentation is provided for information purposes only. In case of any discrepancies between the Request for Proposal (RFP) and the presentation, the RFP shall prevail.



CARIBBEAN DIGITAL TRANSFORMATION PROJECT – DOMINICA



PRE-PROPOSAL CONFERENCE – PROCUREMENT ASPECTS

APPOINTMENT OF A SYSTEM INTEGRATOR FOR DESIGN, DEVELOPMENT, DEPLOYMENT, OPERATIONS AND MAINTENANCE OF THE BULK DISBURSEMENT DIGITIZATION SYSTEM IN DOMINICA (Ref. No. DM-MPWDE--403084-NC-RFP)

*MINISTRY OF PUBLIC WORKS, PUBLIC UTILITIES, AND THE DIGITAL ECONOMY –
PROJECT IMPLEMENTATION UNIT*

May 23, 2024

PURPOSE

The purpose of this meeting is to provide an overview of the requirements of, and to answer questions bidders may have concerning this procurement.

DATES TO REMEMBER

- Any questions or clarifications needed after this Pre-Proposal Conference must be submitted through a Request for Clarification (RFC) submission.
To: jeanpierrej@dominica.gov.dm
Cc: dtpprocurement@dominica.gov.dm
- Request for clarification deadline: twenty-one (21) days prior to the proposal submission deadline.
- Proposal submission deadline: June 28, 2024; 10:00 AM
- Public Opening of the Technical Part of the Proposals: June 28, 2024; 10:30 AM

APPLICABLE DOCUMENTS

The following documents are applicable under this procurement:

- Request for Proposals (Specific Procurement Notice)
- Instructions to Proposers
- Special Conditions of Contract
- Technical Requirements (Purchaser's Requirements)
- Contract Terms and Conditions
- Supplier's Representative (Appendix 1) in accordance with GCC 1.1 (b) (v)
- Adjudicator (Appendix 2)
- List of Approved Subcontractors (Appendix 3)
- Categories of Software (Appendix 4)
- Custom Materials (Appendix 5)
- Revised Price Schedules (if any) (Appendix 6)
- Technical Responsiveness Checklist

APPLICABLE DOCUMENTS

Proposals shall comprise two (2) parts; the Technical Part and the Financial Part. The Technical Part of the proposal and the Financial Part must be submitted simultaneously in two (2) separate sealed envelopes since this a two-envelope procurement process. Both envelopes shall be enclosed in a separate sealed outer envelope.

Technical and Financial Proposals are to be submitted in 1 Original and 1 Copy and also on a flash drive.

REQUIRED DOCUMENTS

The following documents must be provided in the technical part of the proposal submission:

- Letter of Proposal – ITP 12.1
- Power of Attorney giving authorization to Supplier's representative to sign on behalf of the Supplier – ITP 21.3; ITP 21.4 if the Supplier is a Joint Venture.
- Financial Situation – Historical Financial Performance
- Personnel Capabilities – Key Personnel
- Code of Conduct for Supplier's Personnel Form ITP 11.2 (j)
- Technical Capabilities
- Manufacturer's Authorization
- Intellectual Property Forms - Software List
- List of Custom Materials
- Technical Responsiveness Checklist
- Sexual Exploitation and Abuse (SEA) and/or Sexual Harassment (SH) Performance Declaration (Appendix 2)
- Proposal Security as instructed by ITP 20.1 & 20.3

Any other documents required in the Procurement Document.

Failure to provide the required documents shall lead to disqualification.

INSTRUCTIONS TO PROPOSERS

NOTE

- The Proposal Validity Period is 120 days from the date of submission – ITP19.1
- All proposals must be submitted through hand delivery, surface mail or courier services.
- Bidders will not have the option of submitting their proposals electronically (via e-mail).

INSTRUCTIONS TO PROPOSERS

1. GENERAL.

The following instructions by the Project Implementation Unit (PIU) are intended to **afford Proposers an equal opportunity to participate in the PIU's contracts.**

2.EXPLANATIONS AND COMMUNICATIONS.

2.1 Any explanation desired by a Proposer regarding the meaning or interpretation of these instructions or any other proposal documents **must be requested in writing to the Project Manager at jeanpierrej@dominica.gov.dm; copied to dtpuprocurement@dominica.gov.dm** with sufficient time allowed for a reply to reach Proposers before the submission of their proposals.

2.2 Oral explanations or instructions will not be binding.

3.SPECIFICATIONS.

3.1. Proposers are expected to examine the specifications, standard provisions and all instructions. Failure to do so will be at the Proposer's risk. Proposals which are submitted on other than authorized forms or with different terms or provisions may not be considered as responsive bids.

INSTRUCTIONS TO PROPOSERS

4. ALTERNATE PROPOSALS.

No alternate proposals will be accepted

5. INFORMATION REQUIRED.

5.1. **Each Proposer shall furnish the information required in the Proposal documents.** The Proposer shall sign the appropriate and required documents which shall collectively constitute the Proposer's offer. Proposals signed by an agent are to be accompanied by evidence of his authority.

INSTRUCTIONS TO PROPOSERS

6. SUBMISSION OF PROPOSALS

Proposers shall submit their proposals in sealed envelopes via hand delivery, surface mail or courier services, shall bear the address of the Proposer and addressed to the Purchaser, and shall include the following wording on the outer envelope.

***APPOINTMENT OF A SYSTEM INTEGRATOR FOR DESIGN,
DEVELOPMENT, DEPLOYMENT, OPERATIONS AND
MAINTENANCE OF THE BULK DISBURSEMENT
DIGITIZATION SYSTEM IN DOMINICA***

DM-MPWDE-403084-NC-RFP

SHOULD NOT BE OPENED BEFORE 10:30 A.M. ON JUNE 28, 2024

INSTRUCTIONS TO PROPOSERS

7. MODIFICATION OR WITHDRAWAL OF PROPOSALS

Proposals may be modified or withdrawn by written or e-mail notice received by the PIU prior to the exact hour and date specified for receipt of proposals. A proposal may also be withdrawn in person by a Proposer or an authorized representative prior to the proposal submission deadline, provided the Proposer's identity is made known and he or she signs a receipt for the Proposal.

8. OPENING OF PROPOSALS

All Proposals shall be opened by the PIU thirty (30) minutes after the submission deadline. Any proposals which were received prior to the deadline but were not opened with the other proposals due to inadvertence by the PIU shall be opened at a time designated by the PIU and announced to all Proposers present at the Technical Proposal Opening who provided their names, email addresses and phone numbers on the attendance list. **Trade secrets and confidential information** contained in proposals shall not be open for public inspection if identified in writing at the time the proposal is submitted.

Proposers wishing to attend the Technical Proposal Opening on June 28, 2024 via Zoom Platform, can submit a request to the PIU and the Zoom Link will be provided.

INSTRUCTIONS TO PROPOSERS

9. EVALUATION OF TECHNICAL PART OF PROPOSALS

Technical Proposals will be evaluated in accordance with the requirements outlined in the proposal documents – ITP 31.1, 31.2, 31.3, 31.4, 31.5, and ITP 32.1.

10. RESERVATION OF RIGHTS.

The Ministry of Public Works, Public Utilities and the Digital Economy reserves the right to:

- 11.1. Reject or cancel any or all proposals;
- 11.2. Extend the Proposal Opening time and date;
- 11.3. Reissue a Proposal invitation;
- 11.4. Procure any item or services by other means.

INSTRUCTIONS TO PROPOSERS

11. PROPOSAL PROTESTS

In the event that a Proposer desires to protest any proposal procedure, the Proposer should present such protest, in writing, to the Project Manager – Caribbean Digital Transformation Project, e-mail:

jean-pierrej@dominica.gov.dm c.c. dtpuprocurement@dominica.gov.dm within five (5) business days following the date of Notification of Intention to Award Contract. The protest shall state the name and address of the protestor, refer to the project number and description of the solicitation, and contain a statement of the grounds for protest and any supporting documentation.

12. SINGLE PROPOSAL

In the event a single proposal is received, the PIU will, at its option, either conduct a price comparison of the proposal and make the award or reject the proposal and re-advertise. A price analysis is the process of examining the proposal and evaluating a prospective price without evaluating the separate cost elements. Price analysis shall be performed by comparison of the price quotations, with published price lists, or other established or competitive prices. The comparison shall be made to a purchase of similar quantity and involving similar specifications.

COMMON VENDOR ERRORS IN PROPOSAL SUBMISSIONS

13. REJECTED PROPOSALS

Proposals will be rejected on the following grounds:

- Forgetting to sign all the documents requiring signature
- Failure to provide the Power of Attorney authorizing the Proposer's representative
- Not signing the certification forms
- Taking exceptions to the solicitation
- Failure to acknowledge receipt of addendums
- Including promotion/extraneous information which services to alter the solicitation requirements
- Failure to return all required forms
- Late delivery of Proposals

SUMMARY/WRAP UP

- Bidders should always endeavour to submit their bids at least 15 minutes before the deadline.
- Remember to fill out all the required forms as per requirement of the Standard Bidding Document.
- Ensure that bids are properly sealed and marked in accordance with ITP 22.1, 22.2, 22.3 and 22.4. Reminder that this is a two-envelope procurement process.

A blue vertical bar on the left side of the slide, decorated with several translucent blue bubbles of various sizes. The bubbles have white highlights and shadows, giving them a 3D effect.

THANK YOU

APPENDIX II:

**PRESENTATION ON TAX OBLIGATIONS IN
ACCORDANCE WITH THE INCOME TAX AND VAT
ACTS OF THE LAWS OF THE COMMONWEALTH OF
DOMINICA**

CARIBBEAN DIGITAL TRANSFORMATION PROJECT

OBLIGATIONS UNDER THE INCOME TAX AND V.A.T ACTS



PRESENTED BY THE INLAND REVENUE DIVISION

Presentation Outline

1. Overview
2. Applicable Taxes in Dominica:
3. Registration and Requirements:
 - Corporate Income Tax
 - Withholding Tax
 - P.A.Y.E Tax
 - Value Added Tax
4. Basic Requirements for those taxes:

Overview

The Comptroller of Inland Revenue is mandated to administer the Income Tax Act and VAT Act among others, which encompasses part of the Fiscal Policy of the Government of Dominica.

INCOME TAX

The legal authority for charging and collection of Income Tax is the Income Tax Act, Chapter 67:01 of the Revised Laws of Dominica

The Act covers Personal, Corporation and Withholding Taxes

Dominica's Income Tax Law is based on a Self-Assessment, Pay As You Earn (P.A.Y.E) System

Applicable Taxes for A Non-Resident Company, :-

- Corporation Tax
- Value Added Tax
- Withholding Tax
- P.A.Y.E (Pay As You Earn)

REGISTRATION

To register your business with us you must:-

- Fill out a Registration Form giving the details of your business. This includes name, address, type of business etc.
 - Where applicable all parties need to sign the Registration Form. Copies all necessary documents must be provided such as Certificate of Registration of Business Name

The answers you give will determine the type of tax account we will set up in your name

Note: Firstly for non-resident companies, they must first be registered with the Registrar of Companies – documents issued such as memorandum of association etc., will then be taken to the IRD to register the company. Secondly if you are trading under a name besides yours, that name *must be registered* under the Business Names Act.

Filing Requirements – Income Tax

This is based on a Self Assessment System whereby Taxpayers (individuals and companies) are required to assess and file their annual income tax returns. The return of Income Tax is due on or before March 31 each year.

However, in the cases where self employed taxpayers and companies adopt a fiscal period other than January to December, the tax return is due ***three months*** following the end of the fiscal period.

For example a company with a fiscal year end of April 30 is required to file its Corporation Tax Return by June 30.

Filing Requirements – Income Tax Penalties

- The penalty for late filing and payments are as follows:
- A 10% late payment penalty will be charged on payments made after the due date, this is a one time charge.
- Interest at the rate of 1% per month or part thereof will be charged on any payments made after the due date.

Record keeping

Once your business is registered and up and running you must:-

- Keep proper records of ALL your business transactions
- Keep receipts of all assets purchased for use in your business
- Keep a separate record for business and personal transactions.
- Keep all documents, bills, receipts and records of your business for 7 years.

Note that **only business expenses** can be claimed against the income earned by the company

Corporation Income Tax

Corporation Income tax:

- Corporations pay tax at 25% of their Chargeable Income.
- File an Income Tax Return **once a year** by the due date – that is *three months* following the end of your fiscal year. This is also applicable where a Tax Holiday was granted
- Provide Financial Statements accompanied with a Financial Statement with your Corporate Income Tax Return
- The Taxpayer is required to make Installment Payments on the projected profits for the current Income Year or the tax payable for the previous year.
- **Note that you may still be required to file even if no tax is payable.**

Withholding Tax

Withholding Tax

- The (payer) is required to deduct the tax on the gross amount due before making payment to the Non-Resident (Payee).
- This tax is charged to Non-Residents on income as per the Income Tax Act derived from a source in Dominica.
- For example the tax is payable on Rental Income accrued to a Non-Resident.
- It is charged on the gross payment to the Non-Resident at a rate of 15%.
- Withholding Tax returns are due by 15th of the month immediately following the month in which the deduction was made.

P.A.Y.E (Pay As You Earn)

Filing Requirements – PAYE

- P.A.Y.E taxes is basically taxation on the income of the wage earner. This form of taxation is unavoidable, and for simplicity, it is usually collected before the worker collect his/her wages.
- Deducted from employees with **only Employment Income** in excess of \$30,000 per annum; Income Tax tables are available on the IRD website for download.
- In the case of an employee, the employer is responsible for the deduction of the monthly income tax (P.A.Y.E) from the **gross employment income**. (P.A.Y.E):- weekly, fortnightly, monthly
- Company is responsible for remitting (1) PAYE returns which is due by the 15th of the month immediately following the month in which the deduction was made (2) Annual TD5 Forms which is due by the 31st of January.

Value Added Tax

Registration Threshold

To qualify for registration, business must satisfy the Comptroller that they will generate annual gross sales/revenue in excess of **\$250,000.00**.

Rate of Tax

- V.A.T is charged at the standard Rate of 15%
V.A.T is a tax on consumer spending (goods and services)
- Hotel accommodation and other similar type services and dive activity are charged at the rate of 10%
- There is a 0% charged on certain goods and services. This is referred to as goods and services that are zero-rated.
- Certain goods and services are also exempted from V.A.T

Value Added Tax

Once registered:

- All V.A.T Registered persons are issued with a V.A.T Certificate which must be **prominently displayed** at the **business location**. It serves as a means of identifying a V.A.T Registrant.
- The V.A.T Registrant must charge and collect V.A.T on all taxable goods and services

Filing Requirements – Income Tax

- The V.A.T charged must be clearly stated on the receipt/invoice that is issued to consumers and registered businesses on the purchase of goods and services
- The V.A.T Registrant is required to file a monthly V.A.T Return by the 20th day of the month immediately following the end of the taxable period. For example the return for June 2021 was due by July 20th 2021

Filing Requirements – VAT

Penalties

- The penalty for late filing and late payments are as follows:
- A 10% late payment penalty will be charged on payments made after the due date, this is a one time charge.
- Interest at the rate of 1% per month or part thereof will be charged on any payments made after the due date.
- A penalty of \$100 per month or part thereof will be charged on any outstanding VAT return.

V.A.T and Beneficiaries of Fiscal Incentives

For additional information please contact the Inland Revenue Division at High Street or Large Medium Unit 2nd Floor- Financial Centre. Telephone number: 266-3531, 266-3600, Fax: 448-1893, Email: ird@dominica.gov.dm or our website <http://www.ird.gov.dm>

Important

Please ensure that the Comptroller is notified of any changes in your business circumstances changes. In particular you must notify us as soon as possible where:-

- You ceased to operate
- Your address has changed
- The legal status of your business has changed
- A particular license is not required

Conclusion

The Inland Revenue continues to promote the importance of voluntary compliance with the tax laws.

We therefore believe that taxpayer education plays a major role in achieving this goal.

We thank the **Caribbean Digital Transformation Project** for the opportunity to once again deliver this presentation and trust that it has been useful to the various participants.

We welcome your feedback and invite
you contact us on:-

266 3600/266 3531

Fax 448 1893